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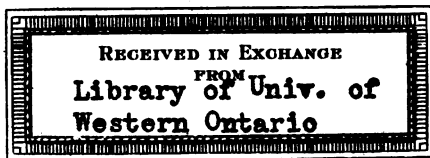
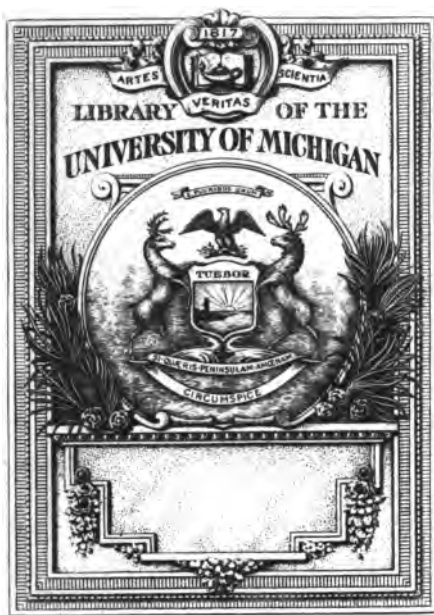
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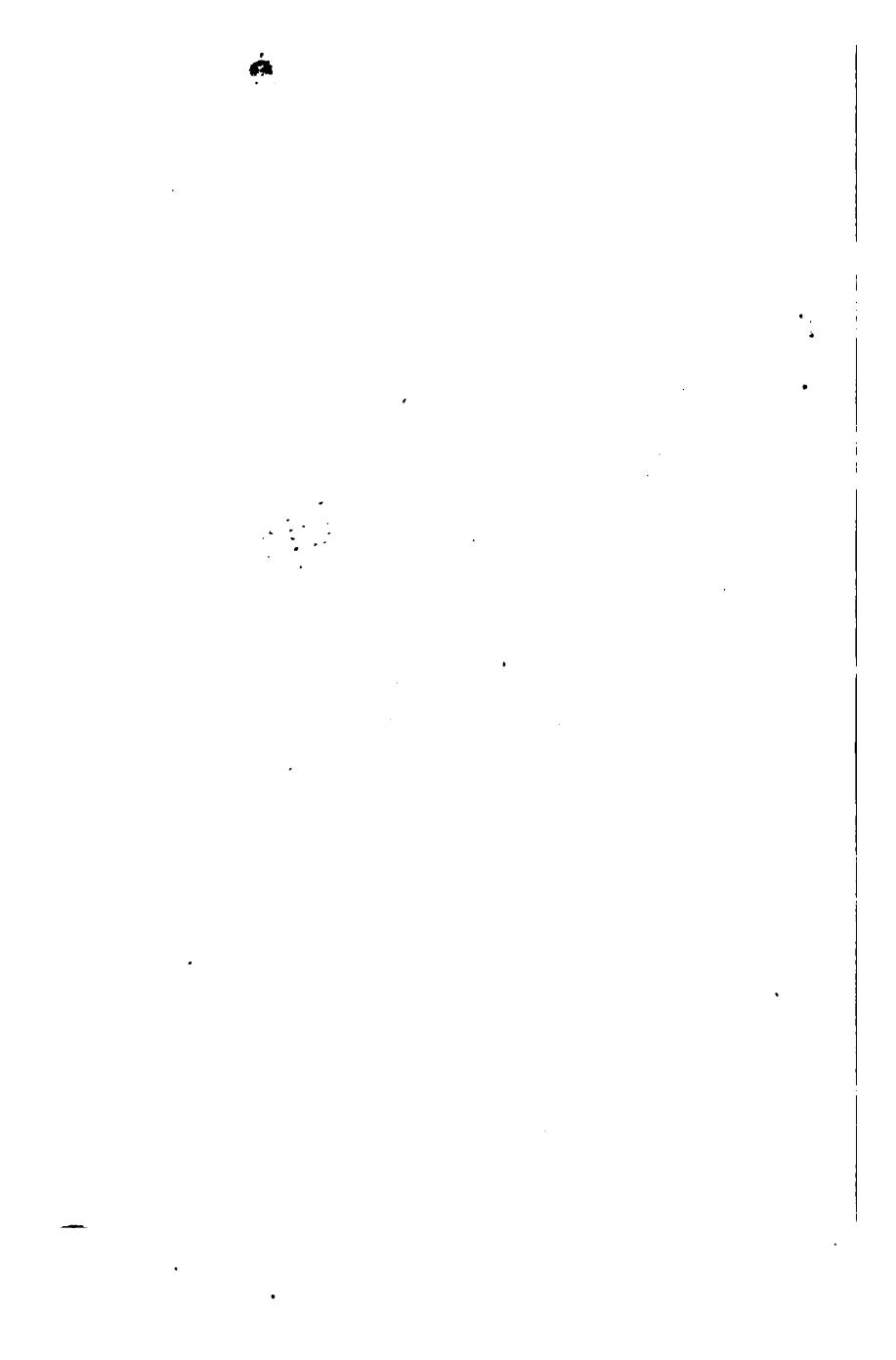


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THE
COTTAGE HOMES OF ENGLAND

"Gentlefolks, I've lived many a year in this place. You may see the cottage from the sunk fence over yonder. I've seen the ladies draw it in their books a hundred times. It looks well in a picter, I've heerd say; but there ain't weather in picters, and maybe 'tis fitter for that than a place to live in. Well! I lived there. How hard—how bitter hard I lived there—I wont say. Any day in the year and every day you can judge for yourselves. . . . 'Tis harder than you think for, gentlefolks, to grow up decent, commonly decent, in such a place. . . ."

"THE CHIMES."



The
Cottage
Homes
of
England

The Case
Against the
Housing System
in Rural
Districts

BY
W. WALTER CROTCH

WITH AN INTRODUCTION BY

G. K. CHESTERTON

THIRD EDITION

Revised and Enlarged

London

THE INDUSTRIAL PUBLISHING COMPANY

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1908.

To a Happy Peasantry yet unborn.

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FOREWORDS

BY

G. K. CHESTERTON.

The opinions which are general and established among the wealthier classes of modern England are marked, here and there, by curious unconscious inconsistencies, even by unconscious hypocrisies. Two thoughts are kept separate in the mind, as it were, though it needs but a touch for them to come together with a click. Thus, for instance, the upper classes flirt with the idea of Catholicism; but they join with Orangemen in Ireland to crush the fact of Catholicism. Thus, again, they glorify national defence even at its fiercest: but in their legend of the "atrocities" of the French Revolution, they always miss the fact that the fierceness was one of national defence. They think that half an idea is better than no logic—a dangerous error. But, moreover, they think that two halves of two inconsistent ideas make up one idea between them. This is not the case.

But among these inconsistencies of fashionable thought one stands up separate and supreme. It will almost universally be found that the average prosperous lady or gentleman holds the fashionable view of Imperialism, but also a certain fashionable pessimism about the chances of putting the English people on the land. In short, the fashionable view is, first that the

Englishman is a good colonist, and second, that it is no good to ask him to colonise his own country. We cannot believe that our best workmen will be successful on the fields and in the villages of their fathers : but we are quite convinced (for some reason) that our worst workmen will be successful in regions as alien as the mountains in the moon. We have made an empire out of our refuse ; but we cannot make a nation, even, out of our best material. Such is the vague and half-conscious contradiction that undoubtedly possesses the minds of great masses of the not unkindly rich. Touching the remote empire they feel a vague but vast humanitarian hope ; touching the chances of small holdings or rural re-construction in the heart of the Empire, they feel a doubt and a disinclination that is not untouched with despair. Their creed contains two great articles : first, that the common Englishman can get on anywhere, and second, that the common Englishman cannot get on in England.

About this inconsistency there must be something irrational and dangerous, something unexplored. Either we are leaning far too heavily on a rotten staff of national character in all our external policies and foreign relations ; or else we must be grossly and wickedly neglecting a tool that might redeem our race. This is one of the few problems (far fewer than most modern people suppose) which really cannot be settled by theory, but only by investigation. It is necessary to collect and classify the facts of our rural civilization (or barbarism) before we can be certain of anything in the matter. And we desire primarily to know two things ; first, whether the condition of our peasantry is indeed below the normal sanity of mankind ; secondly, if it is, whether it is due (as so many of the rich dimly believe) to something weak or hopeless in the English poor, except when they go to colonies (where they are mysteriously changed into Empire-builders) or whether it is rather due to something quite exceptionally chaotic or unjust about the conditions under which they

live. Did we, at some time or other, go very wrong, or are we, for some extraordinary reason, incapable of going right ?

It is to answer these two questions, in the main, that Mr. Crotch's book exists. Touching the first question, he deals with it sufficiently trenchantly and clearly in the first few pages, and it must be difficult for anyone to remain in much doubt about the answer. Our peasantry has reached a condition, not only of poverty, but often of an ignominy not human. It cannot be more strongly or justly expressed than by simply saying that our peasantry has fallen far below the lineage and dignity of the great name of peasant. That is with us not only a branch, but a withered branch, which is, in nearly all other Christian countries, the root of the tree. It is not so much merely that the peasant is poor ; it is that he is not a peasant : he is not even a fixed and calculable type. A common phrase, used in every newspaper and book to-day, is a curious symbol of the absence of the peasant ; of this great gap in our social picture. Nowadays when we wish to speak of democracy or of the average citizen, we always talk of the " man in the street." Real democracies are conscious of the man in the field.

This unimportance in the rural poor is due to something irrational and ramshackle in the framework of their life ; they do not feel like low squat pillars of the State, people supporting something, as most peasants do. They feel more like a fugitive and accidental riff-raff, like gypsies or migratory Jews. They are the thistle-down and not the grass. The strong English sense of humour, the perverse English good temper, is indeed not wholly destroyed in the villages. It is not wholly destroyed at the hulks. But no conditions perhaps ever existed which in their absence of security, clear citizenship, religion, or national tradition, were so calculated to make a man lose everything, as those which fester behind those flower-clad walls, which Mr. Crotch so vividly describes. He very truly says that the picturesqueness of those rose-covered cottages should not colour

our conception too much. The roses are all outside such places ; the thorns are within.

Touching the second question, Mr. Crotch answers substantially and positively that this disease of the countryside is not the decay of a people, but the paralysis of a system of government. He points out that the conception of municipal housing as something odd or " Socialistic " is essentially a new conception, one of the recent assertions of the most vulgar individualism ; and that the great thirteenth century took for granted that common government as well as individual charity should build for the poor. He points out that the evil is not due to any primal and physical development (such, for instance, as overpopulation) but to the extraordinary existing arrangements for such people as there are. By a horrible paradox, there is overcrowding even when there are not enough people. Mr. Crotch also goes through the main events of the history of the problem ; and propounds, in no uncertain terms, his own views of the mistakes of the past and the best remedies to be employed in the future. But of these, of course, he can speak best for himself.

What is essential to emphasise in any preliminary note is the urgency of the matter. The state of things is growing worse every moment ; for all human institutions slide downwards like a landslide, unless they are perpetually forced upwards by criticism and reform. It is vain indeed to speak of conservatism in this world, except as a convenient party label. Unless we are always changing things for the better, they are always changing themselves for the worse. This should be left at the last in the mind of any historic Tory or romantic Englishman who cannot help feeling that public powers or new proposals are breaking up the old rural life of England. Time and sin are already breaking up the old rural life of England ; they have already broken it up. All that was good in feudalism is gone ; the good humour, the common sports, the apportioned duties, the frater-

nity that could live without equality. All that is bad in feudalism not only remains but grows, the caprice, the sudden cruelty, the offence to human dignity in the existence of slave and lord. The English squire, the ruler of England, has made the one great mistake of supposing that if you leave a thing alone it goes on as before. If you leave a thing alone it goes on to the devil. He rode from the rose-covered cottage, swearing that no one should ever touch its blooming beauty and domesticity. And when he returned in the evening the place was full of darkness and all uncleanness, and worms.

G. K. CHESTERTON.

February, 1908.

"To mak' a happy fire-side circle
For weans and wife—
That's the true pathos and sublime
Of human life."

BURNS.

PREFACE TO THE SECOND EDITION.

(1901.)

The contents of this book, as I intimated in an introductory note to the first edition, were hurriedly compiled in moments snatched from the busy and exacting life of daily journalism. The object was to attempt to quicken among our people a deeper interest in the shocking conditions under which the peasantry of our land eke out a livelihood. I am delighted to find that the object has been in some degree achieved. During the months which have elapsed since the appearance of the first edition I have received numerous assurances that the subject with which the book deals, is everywhere gaining greater attention, and that the advice given in this modest effort has been of real and practical service to the smaller local authorities of the land. That result, I believe, is largely due to the cordial reception and the kindly commendation with which the Local Government Press received this little work. A new edition is now required, mainly for the sufficient reason that the first is exhausted, and, secondly, because the passing last Session by the Government of the Housing of the Working Classes Act, 1900, has created some alterations in the law. Many changes have been made in the text, and a new and explanatory Chapter X. has been substituted for the plea, which under that head I made in the first edition, for amendments of the Bill then before the House of Commons, and which has since become the new Act. Confirmation of many statements which originally appeared in the book is forthcoming in the latest Report to the Board

of Trade on Agricultural Earnings. Mr. Wilson Fox discusses the Cottage Question, and I have quoted liberally his conclusions.

The new Act of the Legislature will not materially affect the housing problem in rural districts ; it is notable more for its omissions than for its advantages, but there is one feature which, as I have shown in the final chapter, should be heartily commended. That is the establishment of a Court of Appeal—the County Council—to which the Parish Council may go direct, if a Rural District Council remains indifferent to the needs of any village within its jurisdiction. The great bulk of reforms necessary before housing in rural England will ever be satisfactory have yet to come, and it is for housing reformers to continuously press forward those suggested amendments of the law upon which happily we are all agreed. In the meantime a sustained endeavour should be made to stimulate the rural local authorities to a greater use of the powers they now possess. That is the immediate work of the future.

W. W. C.

February, 1901.]

"A single, sordid attic holds the living and the dead,
And the smouldering fire of fever creeps along the rotten floor
To the crowded couch of incest in the warrens of the poor."
TENNYSON.

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THE COTTAGE HOMES OF ENGLAND.

THE CASE AGAINST THE HOUSING SYSTEM IN RURAL DISTRICTS.



CHAPTER I.

THE EVIL STATED IN GENERAL TERMS.

There are two views of the cottage homes of rural England, and they present a study in contrasts. In the first they are the centrepiece in a canvas of rugged beauty; their very mention calls up visions of the typical village, and the pleasant, undulating landscape with its infinite variety of tone—the bright meadow-green, the soft brown of the arable, or the gold of the ripening wheat. And then that narrow street of quaint little cottages, as various in outward appearance as the landscape itself; or that slumbering little homestead nestling among the trees; how they have captivated the popular imagination!—so much so, that peasant life is still seriously regarded by some as an ideal existence. It is this view which has indelibly stamped itself upon our national literature, and “the cottage homes of England” are to this day regarded by the uninitiated as modest, maybe, but always wholesome and comfortable within, as they are glorious without, in all

the alluring beauty of jessamine, honeysuckle, and rose. And, as with the cottages, so with their occupants—in literature and imagination, at least—modest but picturesque; the parents sturdy and long-lived, the children's cheeks endowed with roses as rich as those which festoon the porches of their homes, and both parents and children almost immune from the dread diseases which decimate the ranks of the pale-faced denizens of the slums of our great towns.

That is one view.

The other brings into bold relief all the dark places—the very loveliness of Nature serves to silhouette the more clearly the squalid difficulties under which our peasantry eke out a livelihood. Nobody but the student and the politician has for long been acquainted with this side—and to most it is a modern discovery. Fifty years ago the voice of Charles Kingsley was like one crying in the wilderness, unheard or unheeded. "Your peasantry is worse housed than your hacks or your pointers," he told the wealthy of the land; but the nation heeded little, or cared less, and continued to give itself up to its manufactures, seemingly oblivious of the fact that neglect of the villages would in the end seriously jeopardise the safety of the towns.

With the increasing intensity of competition, the indifference was broken up. The continuous army of sturdy countrymen, forsaking, like Virgil's Melibœus, their native heath, and flocking daily and hourly to the towns, seeking employment, effected a rude awakening. The political many began to realise that there must be truth in the theory of the reforming few, that the housing problem was a large factor in this threatening exodus. The operation of the Public Health Act of 1872 (afterwards merged into the Act of 1875), which, for the first time, subjected the sanitary conditions of rural England to a systematic and scientific analysis,

left the gravity of the evils of overcrowding no longer a matter for controversy or dispute.

Recognition of evil is quite a different thing to devising methods for its removal, although, of course, the one must precede the other. With the extension of the franchise, however, John Hodge—the long neglected and almost forgotten—became invested with importance and politicians seeking his suffrage assumed a *dilettante* interest in his grievances. A special significance, too, attached itself to the detailed report of the Census of 1881, for through it attention was more than ever before centred on the manifold limitations and unsatisfactory conditions of rural life. During the ten years which it covered it was computed that nearly two millions of the rural population had abandoned agriculture for the better paid employments in the cities and towns.* All this naturally had its effect when,

* In the first edition of this book I made it appear that the villagers who came to the towns sought employment "on almost any terms." This was interpreted as meaning that they took the lowest positions. The fact, of course, is that the country-born men, by reason of superior physique secure the premier positions among the manual labourers, and drive the native townsman to the bottom. Dockers show the largest percentage of London-born men of any employment in London.

Striking confirmation of what many of us in the light of larger experience and observation were saying in this respect in 1901, was afforded by official evidence given before the Parliamentary Committee on Housing during 1906. It was then demonstrated beyond all possibility of dispute, first, that the major part of London poverty and distress is home-made and not imported from outside, and secondly, that the countrymen who migrate to London are mainly the cream of the youth of the villages, and they appear to secure the best jobs. It is interesting to note in this connection that out of nearly 10,000 men out of work, or in irregular casual employment, as found in Salvation Army and Church Army Homes and Shelters and in Rowton Houses by the Distress Committee formed under the Unemployed Workmen's Act of 1906, and amongst dock labourers, the percentage of country-bred men were only from 6 to 14 per cent,

after a vigorous controversy between Lord Salisbury and Mr. Chamberlain in the Reviews, and the Royal Commission of 1884 had reported, Mr. Ritchie introduced his now famous Act of 1890, which repealed practically the whole of the previous Acts, but consolidated many of their useful provisions—and blunders as well. For the first time, a really serious attempt was made to deal with the cottage home of the labourer, in the happiness of which John Bright, years ago declared, lay the glory of any nation.

Here, then, is the measure which the wisdom of Parliament has devised for remedying the “physically and morally unwholesome and offensive” conditions under which the agricultural labourer lives. The quoted words are not those of an extremist politician, but those which occur in the dispassionate Report of the last Royal Commission which considered the subject. And that, unfortunately, is the position to-day; the villages which we were wont to regard as the springs of life-giving health are too often the centres around which gather the elements of disease and death. Indeed, the evil of insanitation in the cottage homes which do remain has reacted with terrible effects on rural industry. During 1897 a London association conducted a systematic inquiry in 78 villages, having 4,179 cottages. Of these nearly one quarter were in such a state as to be described as “bad” or “ex-

whilst the percentage of town-bred men ranged from 86 to 94 per cent. On the other hand, the number of country-bred men amongst the inner divisions of the Metropolitan Police is 66 per cent.; the Glasgow Police 91 per cent.; the railway companies about 50 per cent., and the London breweries sometimes as much as 65 per cent. In other words, out of the total number of men employed in a selected number of the larger undertakings and industries, such as the Post Office, police, municipal service, railways, gas works, breweries, stores, etc., early in the year 1906 at least 46 per cent. were country-born.

tremely bad." Sixty per cent. had no fireplaces in any bedroom, and, therefore, could have no proper and necessary ventilation. Proper nursing in cases of sickness, under these circumstances, it is obvious becomes an absolute impossibility. In 15 per cent. of the cottages referred to, the water supply was either very bad, or there was none. A more recent inquiry in the case of 122 rural councils produced the unwilling admission that in the case of 54 of them their villages were sadly deficient in cottage accommodation. The result of a careful investigation in seventeen counties disclosed the fact that in 44 villages there were 464 cottages with but one bedroom, and no less than 1,852 with two, whilst as a matter of fact, many of these although described as consisting of two rooms, really comprised one room and a landing! Another inquiry extended over 240 villages and about 10,000 dwellings. In half of these villages the cottages were "bad," and in some thirty villages there were cases of gross overcrowding. Quite lately, too, it was shewn that in thirty-five out of sixty-one, administrative areas, the overcrowding in the rural districts was much worse than that in the towns.* The result of my own observations has been the discovery of whole villages

* The Select Committee on Housing which reported in 1906 says :—" The Committee have had abundant evidence before them as to the insufficiency of cottages in rural districts. Cases have been brought to their notice in which people have had to leave a village because of the lack of house accommodation whilst others have been prevented from coming to live in a district because no house or cottage was to be found fit to live in. The house famine is incontestable. The many investigations, Royal Commissions on Housing and Labour, etc., Select Committees of the House of Commons and official departmental reports have placed the fact beyond controversy."

One witness pointed out that of 124,763 houses in the rural Districts of Northumberland no less than 118,907 did not possess five rooms.

without a drop of water from end to end ; of cottages without even the ordinary conveniences which the law of common decency demands ; and of poor people having their homes let whilst they lie quivering in the throes of death. Week by week the most shocking cases of overcrowding are recorded in the newspapers, and there can be no doubt that this huddling together of people of both sexes and of all ages in the same room is a source of frightful immorality. Some time since, the public was horrified by revelations—I believe it was from an obscure corner of Hereford—in which the conditions of cottage life had resulted in two men being able to assume the fearful and perplexing relationship of grandfather and uncle respectively of their own children. And there will always hang over the daughters of rural England the reproach which the illegitimacy returns reveal until we have materially improved the conditions of cottage life.

Mr. Owen Pike, the author of "The History of Crime in England," has well said that we must look to education as the great preventative of crime, but by education he means not merely that of the schoolroom, but that which will deal with "the external circumstances which in any way affect the character of any individual in the State."

Charles Kingsley, in an outburst of almost brutal candour, made Tregarva, the gamekeeper, in "Yeast," declare—

Our daughters with base-born babies
Have wandered away in their shame ;
If your misses had slept, squire, where they did,
Your misses might do the same.

CHAPTER II.

A GLANCE AT HISTORY AND OTHER THINGS.

These evils, then, in the life of the villager, make it imperative that a remedy should be applied. No one will doubt or deny for a moment that he must be differently housed, if we are to retain a peasantry of which we may be proud. There will be agreement as to the need for intervention. The Act of 1890 was supposed to provide facilities for the task of rehousing to be undertaken by the Rural District Council. But we are immediately face to face with the inevitable crop of objections which rear their heads, when it is supposed that a public body should meet the public needs hitherto inadequately met by the private speculator. The root complaint is that building—which is regarded as a close preserve of the private capitalist—should ever be undertaken at all by the local authority. All sorts of people foolishly persist in declaring that this is not a function of local government, or of a local authority. I pick up at random the otherwise enlightened report made by Lord Francis Hervey to the West Suffolk County Council, on the need for better cottage accommodation in the parish of Ixworth, and I find this inconsequent remark: "It cannot be supposed that the Legislature . . . intended to give colour to the notion that the provision of house room and the letting and management of house property are among the normal and natural functions of the Sanitary Authority." It will be remembered, too, that the late Lord Cranworth—then Mr. Robert Gurdon—in the now famous Wroxham Inquiry, held that it was the duty

of employers to provide accommodation for their men, and that any action by way of building, on the part of local authorities, would be a subsidy to employers, enabling them to shirk the duty of making the requisite provision. It is only possible to excuse these observations on the ground of ignorance of local government history. As long as there has existed in any form, primitive or modern, any collective life in a community, there has also existed the solemn collective obligation to see that the people who comprise that community were properly housed. I make the assertion positively and with emphasis, because it is capable of the clearest demonstration. I care not to what particular form or expression of local life the reference is made—careful examination of history will show that “the management and ownership of houses and buildings” was one of the earliest functions of the local authority. Turn, for instance, to the remote period of 1391, and there we have clear evidence that the old *burghs* each were endowed with the power of holding property in land—and, of course, in buildings. That this is so, is demonstrated by the fact that the famous 15th Statute of Richard II. insisted that the boroughs should not “thenceforth” hold in perpetuity or attain more property, without first being incorporated. The “thenceforth” is a clear indication that previously they had been enabled so to do. Canterbury and other burghs held in the time of Domesday their “burgess houses” in *gildam suam*—that is to say, in their corporate capacities (see Coote’s “Romans of Britain,” page 376). From Domesday may also be garnered the fact that even before the Norman Conquest the *firma burgi*—that is, a permanently fixed sum—was paid by the body of burgesses in lieu of individual assessments, showing—despite the legal quibbles of the least well-informed of our modern lawyers—that there was corporate pro-

perty in tenements for which this corporate payment was made. Mr. Gomme, in his "Principles of Local Government," tells us of cases where offences against the community were punished by the offender being *unhoused*. It is quite certain that in the burghal communities, the burghal tenements, though, maybe, originally of independent ownership, became ultimately subject to the common rights incidental to burgesse-ship. Nor was this a merely ancient function which has lapsed. Mr. Clifford, in his "History of Private Legislation" (i. 29-30) states that in the reign of Henry VIII. a series of Acts were passed giving remarkable powers to municipal authorities in the matter of building. The wars of succession had probably led to some confusion of ownership in house property in the towns. Country gentlemen had become unwilling or unable to maintain their residences. The result was that in 1540 it is recorded that "many beautiful houses of habitation. . . . do lie as desolate," whilst other houses were dangerous and tottering. The local authorities complained of these ruins, and Parliament eventually insisted that unless their owners restored the houses, or "the lords of whom the land was holden" restored them, the local authorities should enter and do all the necessary work. And Mr. Clifford tells us they did, for "every considerable provincial town in England was thus dealt with." Here, then, is a further clear proof that the restoration, management, and ownership not merely of cottages but of "many beautiful houses of habitation," was alike the privilege and duty of the local authority. In 1707, in connection with the matter of fire insurance—which in passing, it may be interesting to note was originally a function of local government, and actually exerted in the city of London in 1681—there can be no doubt that the liability to replace premises demolished by fire was the duty of the local authority. Moreover, I suggest

that the history of the Poor Laws, from the time when the support of the poor passed out of the hands of the feudal lord and the monks, and was entrusted in one age to the burghal guild, and subsequently to the State, clearly illustrates that the duty of housing those unable to provide for themselves, was a duty to be discharged by the body representative of the corporate life. Edward VI., it is true, directed that "houses should be provided for the poor, by the devotion of good people" (1 Ed. VI., cap. 3), but the "devotion" of "good people" was quite unequal to the necessity, and too varying a quantity to be relied upon. Hence the recourse to the communal service.

I have deemed it prudent to dip thus lightly into the sybil pages of ancient history for the answer to the crude objections urged against municipal cottages, because it seems that the fact that the English Houses of Parliament have for nearly half a century justified and legalised the function is not a sufficiently well-worn precedent for critics of the stamp I have named. For myself, I confess that the appeal to history has little but archaic interest; but it is surely extraordinary that housing reformers should be assailed by persons who profess an undying devotion to constitutional precedent, when they merely plead for a revival of the same activities in the matter of providing houses as characterised the communal life of our ancestors. So that under perfectly normal conditions there is an historical justification for a public body carrying out a municipal housing scheme if it so desires.

It is not, however, under what we ought to regard as normal conditions that we seek the intervention of the local authority in the case of rural England at least. The circumstances under which the existing inadequacy and inefficiency of cottage accommodation have arisen, are those of a protracted, but, I trust, an abnormal

neglect. It is urged, of course, that the depression in agriculture with which we have been familiar since 1879, has been in the main responsible for the failure of the agriculturalist to replace decaying and age-worn hovels with modern cottages, and to put into proper sanitary condition those dwellings which remain. I am not quite sure myself that too much stress has not been laid upon this question of "depression" in its relation to the rural housing problem—I mean in so far as it has been urged as an excuse for neglect. Depression, is, roughly speaking, gauged by the two measures of falling prices and the abandonment of land for agricultural purposes; but as the latter is the sequence—though not necessarily the natural sequence of the former—only prices need be considered. And supposing that prices of agricultural produce have fallen, is not that also true of almost every other department of industry? We have not regarded it, however, as a continuous state of depression; on the contrary, we know that the cheapening of all the commodities of life, that is to say, the fall in their prices, has been accompanied by a continuous and increasing ingathering of wealth. Nor can it be overlooked that during these years of "depression" the outlay on "mansion houses" as distinguished from cottages under the old Improvement Acts has shown no signs of diminution. The real and more intimate association of the question with the Housing Problem is in the fact that it has been made the excuse for sanitary inaction.* Farmers who are largely represented on our Rural

* Numbers of cottages are owned by persons who are punctual in demanding their rents, but do not exercise a corresponding responsibility in keeping the cottages in repair. Neglect leads to insanitary dilapidation which unchecked by the local authority leads to the creation of village slums. The effect is two-fold: it drives the better class tenant to the towns and degrades those who remain. When the owners of village slum property find it

District Councils have appealed with effect against orders made against them by the Sanitary Authority. I remember reading recently a Report issued by the Local Government Board on Fever Prevalence in, I think it was, the Skirlaugh Rural District. In it the medical officer had put on record the amount of money expended, by the Rural Sanitary Authority, on permanent works of sanitation during a period of twenty-two years. Setting aside the stipends of the officers, and a shilling or two for minor matters, it reached the alarming total of £16 rs. 6d., or a little under 15s. a year! And yet some of the cottages in the parishes of this district were veritable death-traps!

Inspectors of the Local Government Board have been fain to confess, that they have often discovered cases in which both medical officers and sanitary inspectors have virtually become the sub-agents of their employers, the property-owning members of the Council, because to these men they owe their appointments and a scrupulous or even partial discharge of their duties would mean that at the end of a twelve-month they would, by reason of the influence of these very self-same village slum-owners receive their *congé*.

a profitable investment, there is a strong disinclination to attract attention to the need for more or better cottages, as in the event of these being provided, the bad cottages would become unoccupied. On many rural district councils members may be found who are interested in property of this character."—*Report of Select Committee on Housing, 1906.*

CHAPTER III.

THE FAILURE OF PRIVATE ENTERPRISE.

We have seen already the manifest obstacles which beset the path of those who are anxious to take advantage of the law for the purpose of supplying an unquestionable need in the matter of housing accommodation. But we have up to now stated but a fragment of the difficulties which lie at hand. For a moment let us recall what is clear gain. First, we have demonstrated the need. We have shown that the people in parts of rural England are living under conditions which are "physically and morally unwholesome"; secondly, we have defended an Act of Parliament which empowers local authorities to build where private enterprise fails, from the attacks of its enemies; we have demonstrated that the provision of house accommodation is one of the oldest functions of a local authority; and thirdly, we have pointed to the—in some cases—criminal neglect which characterised the policy of our rural sanitary bodies. What we have to consider now is the fact which is regrettable, but undeniable, that even in cases where the Rural District Council proceeds courageously with the administration of the Public Health Acts, its activity is often curtailed, and it is not infrequently the case that the farmer cheekmates the move of the Council by electing to evict the tenant rather than incur the outlay requisite to conform with the local authority's order. With overcrowding the move is often identical, and Councils have many times complained that they have either to wink at overcrowding in other cottages in a particular village, or perpetuate the same evil in other portions of their administrative areas.

That is to say, a Council may by insistence secure an abatement of the overcrowding nuisance in a certain cottage, but the displaced people only proceed promptly to obtain accommodation in another house, already full, in the same village, and so repeat the nuisance, or else journey to the adjoining, or some near parish, where the scarcity of accommodation is just as acute, and overcrowd a cottage there !* To difficulties like these a Rural District Council usually succumbs or falls back into an attitude of quiet acquiescence in breaches of the very law which it was called into existence to rigorously enforce. This is not mere unsupported assertion. I could give chapter and verse for many instances where such things have happened. There occurs to me at this moment a case where a Council in the first blush of reforming zeal made stringent bye-laws for the protection of the public health in a particular parish ; but no sooner did its members discover that the operation of these bye-laws would necessitate the expenditure of money in the provision of a scheme for the proper disposal of sewage and house refuse than the Sanitary Inspector was directed to intimate unofficially to the occupiers of cottages that the only course open to them was to disregard totally the Council's bye-laws, to continue to throw their domestic filth into the gutters of the public street, and that no action would be taken. Colossal stupidity and cowardice—to say nothing of the betrayal of public interests—of this kind can, of course, only excite the disgust of intelligent people.

* " More than one witness has urged by way of excuse on behalf of . . . councils that the reluctance to condemn insanitary property was due to the fact that sufficient accommodation was not available. . . . that it would only accentuate the evil. . . . The only alternative that appeared to present itself was either to render the inmates homeless or to allow them to live in ' surroundings responsible for much misery.' "—*Report Select Committee, 1906.*

Ignorance and parsimonious folly constitute the chief difficulties which the rural housing reformer has to meet. These things go to show, at least, that little expenditure in the way of new cottages may be expected of the farmer—who usually stands towards the labourer in the dual capacity of landlord and employer—even were it proved that the whole obligation of housing the labourer rested upon him. Those who cherish this belief, have entirely failed to appreciate the relation in which the labourer stands. He is not merely the farmer's man, to be housed because he is a necessary part of the farmer's estate, but claims as a citizen the right to a dwelling.

Even the Board of Trade appear to recognise that this system is entirely unjustifiable. The Blue Book on agricultural earnings—published 1900—points out that some landowners, when letting their farms to the farmers, keep the cottages in their own hands “in order to give the labourers greater security of tenure, as well as to ensure the cottages being kept in a good state.” The Commissioner for the Board of Trade appeared to think that the labourer stood in less danger of petty tyranny at the hands of a large landowner than of a cottage-owning and employing farmer. There is no doubt some truth in the contention, although I have frequently known cases where even the large landowner has not been above the reproach of using his power as cottage-owner to vent his displeasure upon a labourer-tenant, who has had the temerity to differ politically. However, even the protection which is supposed to be afforded the labourer by the landowner also retaining the cottage-property of his estate is not always available. “Farmers,” we learn from the Blue Book, “frequently stipulate that they shall at any rate have the letting of a certain number, more particularly for men in charge of animals.” That is proof of our con-

tention that the idea is prevalent that a man should be given cottage accommodation, because his labour is an indispensable part of the farmer's business.

This very system came in for pretty considerable handling by the Parliamentary Committee of 1906 which did not hesitate to aver that farmers as a rule prefer to have cottages with the farm they rent from the landholder, and these cottages they sub-let to their hands "so as to have more control of them." That is to say the farmer desires to retain in his hands the power of rendering a politically or otherwise objectionable labourer, not only workless but homeless as well. No wonder then that the weight of evidence given went to show that the labourers prefer to rent their cottages direct from the owner and not from the farmer. The declaration that "it gives them a sense of greater independence and security in their daily relation with their employer and further, places them in a more independent position if they desire to approach their landlord on the question of rent and repairs" is one which no one acquainted with labour conditions in rural England is likely to deny.

"Failing the farmer, both on grounds of inexpediency and of fact, why should not the same law of supply and demand operate in rural as it does in urban England in the matter of house accommodation?" That is a frequent inquiry of the more superficially minded of our critics. I need hardly stay to answer it, or to point out that the law of supply and demand in the large centres of industry is just now very singularly breaking down, and the inadequate and bad housing of the poor is becoming a greater scandal day by day. But even the inducement of a 5 to a 7 per cent. return on money expended in cottages, which the speculative builder requires, is obviously absent in the case of rural districts. The wages of the labourers

are so small that it is literally an impossibility for them to pay rents which will yield a percentage to the capitalist, and at the same time fulfil the conditions of a twelve or fourteen years' purchase. Seeing that the average cash wage of the agricultural labourer throughout England is 13s. a week, the suggestion that he can afford rents sufficient to encourage private enterprise in cottage building is a prodigiously foolish one.*

In his report to the Board of Trade on the wages and earnings of agricultural labourers, to which I have already referred, Mr. Wilson Fox points out that some labourers get free cottages and others cottages at a low rental, and in both cases they may be receiving a lower rate of cash wages than that current in the district. The inference is that usually the rent of the cottage is taken into consideration in fixing the labourer's wage. Of course, as Mr. Fox says, some may be paying full rental for their cottages, but that is usually where they are receiving full cash wages. Mr. Fox observes that although, generally speaking, in the greater number of counties the ordinary agricultural labourers do not

* When I penned that paragraph seven years ago, I used emphatic language because, despite one's careful research and actual experience, there were sapient persons who loudly proclaimed the contrary. Time brings its justifications as well as its revenges, and those of us who contended at that time against the "town housing reformer," who held positively that our problem was due to quite other causes, and not at all to this, have now abundant justification. Every official and unofficial investigator of the facts has since declared, even as Sir John Poynder's Committee a year ago avowed that "cottages, without adjacent land, cannot be built in agricultural districts to secure a return to cover interest and sinking fund in addition to the other usual outgoings, if let at the prevailing rents paid by farm labourers." And again: "At the outset the Committee have reluctantly to make the observation, based on general experience throughout the country, that however cheaply cottages may be built, they cannot be erected in the ordinary rural district. . . . within the rent-paying capacity of the labourer."

get free cottages, it is true to say that in every county there are numerous instances in which they are held at low or almost nominal rents. The best cottages are in what are known as "close" villages, and usually belong to large landowners. From the same authority comes confirmation of what we have been urging. "Cottages in 'open' villages are frequently very inferior in construction and condition, and are often rented considerably higher." Even these, with their higher rents, Mr. Fox declares, leave but "a very small margin, if any, available" to their owners for repairs.

On the question of cash wages, Mr. Fox shows that a great distinction exists in many counties between the actual rates of weekly cash wages and the actual cash earnings of ordinary labourers, the weekly wages being frequently augmented by money earned at piecework, by special payments for corn harvest, and in some cases by overtime money at hay-time and other busy seasons. In many of the arable districts where weekly cash wages are the lowest there is more to be earned by piecework and extra harvest wages than in the grass counties, or in the more northern districts where the men are paid a higher rate of cash wages and have fewer opportunities of earning extra money. No accurate comparison can therefore be made between the rates of cash wages of ordinary agricultural labourers in counties like Norfolk, Suffolk, Essex, Oxfordshire, Berkshire, Wiltshire, and Dorsetshire, where the rates are low, and those of such labourers in counties like Northumberland, Cumberland, Westmoreland, Durham, and Lancashire, where the rates are high. The only comparison which can properly be made is between the actual yearly earnings in the different counties, including such earnings the special payments referred to.

Speaking generally, ordinary agricultural labourers do not get many extras in cash, except for piecework

and corn harvest, and, in a good many districts, for overtime at hay-time. In some places a little extra cash is paid for hay harvest. It is not usual for labourers on day work to work overtime except when engaged on the classes of work just named.

The late Mr. W. C. Little, Senior Assistant Commissioner to the Royal Commission on Labour, in his general report, reviewing the statements of the other Assistant Commissioners as to the cost of cottage building, says :—

“ I could have given numerous instances of £200 being spent upon a single cottage, and some of £300 or even £350, but these exceptional instances are not material, what is desired is the minimum cost of a well-built cottage containing the necessary accommodation and sanitary appliances. The necessary accommodation for a full-sized family cottage must comprise three bedrooms, a pantry, a living room, kitchen and washhouse, a closet, and coal house. The average cost of a cottage of this description, properly constructed and fully equipped, cannot be put at less than £125, exclusive of the value of the site. If a garden of 20 perches be added—and it is most desirable that this should be done wherever circumstances permit—an addition of £5 will be a very moderate one to make, and the capital outlay will stand at £130. This sum, at the simple interest of 4 per cent., represents a rental of 2s. a week, and a very large number of landed proprietors would, no doubt, be very glad to accept such a return for their money, if the tenant undertook to pay rates and bear the cost of repairs and insurance. As a matter of fact, they accept, on an average, £4 a year and pay the cost of repairs, and very generally the rates. The return for their capital is thus reduced to about £3 as interest secured on a perishable investment of £130, which is at the rate of £2 6s. 2d. per £100. It is only a matter for astonishment that so any good cottages should have been built of late years under conditions such as those described, for it must be remembered that the case assumed is that of minimum expenditure with an average rental, whereas in most cases of estate cottages the expenditure has been considerably in excess of the assumed sum, while the rent has been less than the average amount.”*

*Royal Commission on Labour.—“The Agricultural Labourer,” vol. v., part i., p. 121 [C.—6894—XXV.]

Mr. W. C. Little, in reviewing the evidence of the Assistant Commissioners to the Royal Commission on Labour who reported upon districts in nearly every county in England, said that the estimates of the Assistant Commissioners and their informants as to the value of a cottage and garden, as an addition to wages, where no rent is paid, varies from £2 12s. to £5 4s. a year, the most usual sum being £4.

It may be added that information received from employers of labour and chairmen of Rural District Councils generally tends to confirm these figures.

But the rent paid is rarely any criterion of the accommodation or state of repair. That has been pointed out officially again and again. Very frequently an entirely inferior cottage is let, because of the cottage famine, for quite as much as, or more than, a really first-class dwelling.

In summing up the evidence connected with the housing of the agricultural labourer, Mr. Little supplies even more definite confirmation of the whole of our contentions.

The rent which is received for cottage property in rural districts is not sufficient to make the building of good cottages directly profitable.

Rent has generally no relation to the size of the cottage, the cost of its construction, the accommodation which it affords, its condition as regards repair or sanitary arrangements, or to the earnings of the occupier.*

One further point which may be noticed in connection with the rents of cottages is the relative amount of the cottage rents in the high-wage and low-wage counties respectively. Mr. Little compared the cottage rents in districts where the yearly earnings of ordinary labourers averaged 17s. a week and upwards with

*Ibid., p. 123.

the rents of cottages in districts where the earnings averaged under 15s. a week, and came to the following conclusion :—

It is clear from this comparative statement that cottages which are rented of those who are not estate owners are frequently let for as much money in districts of low earnings as in those of higher earnings, and that the rents of estate or farm cottages vary very little as between districts of high and low earnings.*

•The conclusion to which we have already been led by the evidence submitted is that, whilst the need for greater and better cottage accommodation is pressing, it is both undesirable and unreasonable to expect it to be met by private enterprise. Parliament has provided an Act containing provisions for municipal housing, and obviously our next task is to examine how far the provision which the Legislature has made meets the necessities of the case.

Few will be unprepared for the remark that the Housing of the Working Classes Act, 1890, is, so far as rural districts are concerned, an almost complete failure. The critics have all along declared that the 1890 Act is a miserable pretence and a hollow sham ; that the agricultural or rural districts were included in it as an afterthought, and that it was never intended that it should provide for the erection of cottages in purely rural parishes ; that, indeed, the permission given under the Bill for this purpose was the merest accident. This singular attitude has of late been assumed even by our housing reform politicians appointed to investigate the subject. They prefaced their inquiry by the quite definite assertion that the Act of 1890 was only intended to cope with the evils in the towns, and was only incidentally applicable to the country districts. They hold that this fact being recognised, coupled

*Ibid., page 120.

with the shrinking population and the absence of public interest, has been a real contributory cause of the Housing Acts, "being allowed to become practically a dead letter in rural parishes." They add too, that the authorities who have been entrusted with the carrying out of the Acts in rural districts, have "generally speaking, deplorably failed to fulfil their obligations." I do not, myself, share this view. I admit its many omissions and the bad draughtsmanship of which it gives evidence ; but the fact that Section 53 expressly declares that "lodging houses for the working classes" include "separate houses or cottages," and that "cottages" under Part III. (which applies particularly to rural districts) "may include a garden of not more than half an acre, provided that the estimated annual value of such garden shall not exceed three pounds," goes to prove that there was a deliberate intention on the part of Mr. Ritchie to deal honestly with a grave and growing evil. As an aside, I may remark that the phrase, "estimated annual value" is certainly unusual and a little uncertain. It has been held conclusively that "annual value" means net annual value, or, in other words, the rateable value ; and the best lawyers have given it as their opinion that the word "estimated" was added to imply that the rateable value of the garden *without* a cottage, or, *if there were no cottage*, must not exceed £3. This, it will be seen, is an important interpretation which should be borne in mind.

I suggest, too, that had the intention been to exclude the rural districts from other than purely sanitary reform, care would have been taken to state definitely how Part III. could be applied to London, or urban districts. Instead of which, this important detail is missing. Power is given to adopt, but no provision is made in the Act for this adoption. I pointed this

out to a barrister one day, and he immediately referred to the Public Health Act, 1875, but even this does not help us in the least, for although Section 10 of that Act gives urban authorities power to adopt the Labouring Classes Lodging Houses Act, it also omits any provision as to how it shall be adopted. The consensus of opinion is, of course, favourable to adoption by resolution. My contention, however, is that neglect of the towns in important details of this kind would have been avoided if it had been the dishonest but deliberate intention of the Government that the 1890 Act should apply to the Urban districts, and remain inoperative in the country.

That the result has been for the Act to remain largely inoperative is quite another matter, and, indeed, one with which I hope to deal subsequently. For the present I am concerned only with justifying the Act—with all its blunders and stupid and irritating restrictions—as the inevitable harvest of the agitation which, for many years, has been pursued. Parenthetically, too, it should be noted that there is a blunder which tells in favour of the Act—a liberty given unconsciously by the authors of the measure under Section 59, to municipal authorities—in the case of the country to Rural District Councils—not only to build, but to actually *furnish* cottages and make them in every way ready for occupation. Of course this was not intended. That privilege was designed to be given only in the case of “lodging houses” built by the local authority; but I hold that the opening line of Part III., which interprets lodging houses to mean, “separate houses or cottages,” clearly bestows that power upon the Rural District Council building labourers’ dwellings. It opens up a delightful possibility. Fancy the workers having their homes furnished as well as built by the local authority! What a prospect for ‘impecunious

young couples desiring marriage that they should pay for their furniture in their rent ! What a prospect for the hard-worked labourer and his wife, that, instead of a few sticks, the rude table, and the rough form, which now comprise "the furniture" of his cottage, the excellent body of men, whom he helped to elect, will provide him with all the simple but comfortable accessories necessary to his new home ! The very suggestion reads like a fairy tale, and would be scouted as preposterously impracticable by the average man ; but here it is plainly enough in a prosaic Act of Parliament. So it will be seen that there is at least one piece of bad and careless workmanship in the Statute which counts, not for loss, but for gain to the ardent housing reformer.

CHAPTER IV.

AN HYPOTHETICAL CASE—FOUNDED ON FACT.

Let us now imagine that the need for cottage accommodation in any village is too palpable to be ignored, even by the farmers. No outside help is likely to be available, and at last, after repeated mutterings, some labourer on the Parish Council finds the power of speech and gains the ears of his colleagues. We will suppose that no consideration of the cost ever enters in, to restrain his zeal, and that no haunting fear of raising the rates of the parish, ever occurs to these seven good men and true. They will support the labourer's petition—especially as they realise that he is being strenuously backed by the approval of the whole village. The Clerk to the Parish Council is the village schoolmaster—a person whose approach is to be acknowledged by a respectful salute—but a sympathetic man withal. In the midst of the solemn conclave as to what can be done, he consults his massive and forbidding-looking books on the law—of Parish Councils. After much laborious research, during which time the discussion has been maintained with considerable animation and doubtful relevancy, he reports that he can find no mention of a Parish Council being able to deal with this question themselves. His good friend the solicitor, in the little town which lies a few miles off, is the Clerk to the Rural District Council, and he will consult him on the matter ; and the Parish Council gratefully approve. Our schoolmaster is as good as his word ; he makes a special journey and has a consultation with his friend the solicitor, for which,

happily, no fee is paid. Together they pore over the provisions of the Public Health Acts, and at last the Housing of the Working Classes Act, 1890. In the end our schoolmaster leaves with a gladdened heart and an unburdened mind. Obviously the right thing to do, is, for the Parish Council to make representations to the District Council, of the conditions under which the labourers live. At the next meeting of the Parish Council he reports his finding, and with the air of "something attempted, something done," members disperse after having passed unanimously a resolution calling the attention of the Rural District Council to the need for more cottages in the parish. A fortnight later the District Council consider the resolution. "Well I s'pose they du want more housen," remarks a jolly-looking farmer from his warm seat near the fire, "but so du all the parishes"—which piece of sage philosophy is greeted with a chorus of encouraging "hear, hears." A young tradesman who, however, happens to be the representative of the petitioning parish on the Council—and who is not addicted to voting with the progressive minority in their attempts to spend the rate-payers' money on such superfluous and silly things as sanitary improvements—puts in a plea for special consideration for the Parish Council's request. About three or four members make some perfunctuary observations, and the Clerk advises that the Parish Council must give some tangible evidence of the need. This satisfies all parties, and the subject drops. The news comes as a surprise to the Parish Council, but our schoolmaster-clerk is now thoroughly interested, and he forthwith proceeds to unfold a plan, the effect of which is that a committee of three or four shall undertake an inspection of every cottage in the village, and prepare a written report of the number of bedrooms to each house, and the number of persons habitually sleeping

in each. Again the utmost unanimity prevails, and the four set about their task with little delay. The result is, a report fearfully and wonderfully made. It is handed down to-day as a monument of the industry of that first Parish Council. Our schoolmaster examines it critically, corrects the grammatical and other errors, and sends it forward to the District Council, where subsequently it is the subject of a violent disputation between three or four who constitute a perpetual minority, and the rest of the members. Without in the least desiring to question the veracity of the Parish Council, there is a general feeling that this report does not give all the information, and the Council thinks it wise to refer the matter—especially as there are so many disquieting statements as to over-crowding—to the Sanitary Committee.* Two or three months afterwards this committee gives certain instructions to its Sanitary Inspector, who on a bright morning drives over in a nice little trap and excites the indignation of the cottager's wife by asking to be allowed to see over her bedrooms. But he is an affable man, and despite her protests about the untidy state of the rooms at so early an hour, gains his point. So he proceeds with every labourer's cottage in the village, jotting down in a little note-book the size of each room, and gathering particulars of the number of persons sleeping in them. Then he calls at the three or four farm-houses, where he becomes even more suave in manner, and, without troubling to personally inspect, makes a polite inquiry as to the number of bedrooms, including all the spare

The insanitary and deplorable condition of much of the existing cottage property at the present time must be attributed to the perfunctory administration of the ample powers possessed under the Sanitary Acts. . . . Some witnesses have told the Committee that there is practically no inspection in rural districts. . . .—*Report, Special Committee, 1906.*

ones, in each of these great old houses. At the Vicarage he skillfully cross-examines the man who combines the offices of groom, coachman, and gardener, which results in his securing all the necessary information as to the interior of the house. He finds there are eight bedrooms for the parson, his wife, their daughter, her governess, and the maid-of-all-work—the “groom-coachman and gardener” has his own little cottage within a stone’s throw. And so, having spent the best part of a day in the village, the Council’s officer drives off, a benignant smile lighting his countenance the while. The result is that at the next meeting of the Council the Sanitary Committee bring up a report which shows that the cottage accommodation in the village of— is not nearly so bad as had been imagined. Here are one or two extracts:—*

It appears by the Inspector’s report that the sanitary state of this village compares favourably with that of the other parishes in the district, although in several cases that have come under the Inspector’s notice more ventilation than is at present obtained [from the holes in the roof] is desirable, and some of the cottages need repairs.

However, with regard to overcrowding, it seems by the last census that the whole of the 47 villages in the district gave accommodation which would only mean 4.2 persons in each house. In this particular village the total bedroom accommodation of all the houses is sufficient to work out at only 3 persons in each! In this respect it is much more favoured than other villages, for half of the cottages actually have two bedrooms each! There are, however, a few cases of insanitary overcrowding which should be remedied when possible. It would be beneficial if some of the girls could be sent out to domestic service, and if grown-up sons would get lodgings elsewhere.

The report is received by the members of the Rural District Council with considerable relief; by the Parish

* It will be well to inform our readers that these are actually adapted from a report presented to a Rural District Council in Norfolk during 1897.

Council with equal indignation. There for the moment the agitation has broken down. A year later it revives again; the process I have described is gone through a second time, and happily with a different District Council, with better results. Some one proposes that Part III. of the Housing of the Working Classes Act, 1890, shall be adopted. Very well. The District Council must satisfy itself, and accordingly a local inquiry is arranged for and held. At this inquiry the evidence of the need for better and more cottage accommodation is repeated; one man tells a pitiful story of the loss of four children in a fortnight from diphtheria—the cause of which was the bad water in the well which the landlord had refused to have cleaned out, and into which it was afterwards proved all the filth of the garden, and the sewage had been percolating for years. The case for more houses is complete; none of the employers will build, and accordingly the District Council at their next meeting pass a resolution asking the County Council to grant them a certificate to enable them to adopt the Housing Act. The County Council unfortunately do not meet for some weeks, but when they do they give gracious consideration to the matter by asking their chairman—himself a landlord in the county—to hold an inquiry with a view of ascertaining the grounds for this unusual request. Once again the labourers beg half a day from work—in answer to the urgent whip of our enthusiastic schoolmaster—and once more all the story with its sordid details is related; of impoverishment and privation patiently endured during many years. The Chairman of the County Council is furious; he belittles all the complaints, tells the Clerk to the Rural District Council that there is really nothing exceptional in these cases—they are common to the whole country—and drives off, simulating great indignation at having had to waste his valuable time on these trivial domestic

concerns. At home in the cultured ease of his study he suffers just the semblance of a tinge of pity for "the poor devils" who have to live under those conditions in the village of ——. On reflection he will change his mind, and report to the Council that there is a need which is not likely to be met "without the execution of the Act," but in view of the liability outstanding against the District Council, and the charge which the erection of sufficient cottages would entail upon the rates, it is certainly not "prudent for the said authority to undertake the provision of the said accommodation" * The County Council receive the report of their respected chairman without question, and the decision is communicated first to the District and in turn to the Parish Council. Our poor schoolmaster is quite discouraged, and the labourers abandon all hope of ever having cottages built by the local authority.

It will be said that this is a purely hypothetical case. My reply is that it is the almost invariable experience of rural England during many years, and I leave the accuracy of my description in the hands of those who know most of rural life.

* The Norfolk County Council wrote to the Local Government Board on the 17th August, 1903 :—"It is perfectly clear that suitable cottages cannot be built and let at a rent which will *save the rates* from liability and loss, and it can *never* therefore be prudent for the district council. . . . to adopt the Act." In reply to which the L.G.B. administered the County Council a well-deserved rebuke.

CHAPTER V.

THE BREAKDOWN.

But let us suppose for a moment that there was no such unfortunate issue with the intervention of the County Council. Let us go back to the second Inquiry, and imagine that the case for adoption has been put. The inquirer must then hear objections ; and it is not at all improbable that the irate farmer from the adjoining village who has opposed the project when before the District Council, would put in an appearance and object to the scheme on the ground that the District Council did not purpose that the expense of cottages should be borne by the village alone as " a contributory place," but by the district as a whole. He would protest that he should have to pay for housing the people of this parish when his own labourers stood in equal need. If this one irate objector were reinforced by others similarly indignant—and the probabilities of this contingency are by no means small—he would be a courageous Commissioner indeed who ignored them. However, we will assume that the particular person with whom we are dealing did ; and that on his recommendation the County Council authorised the Rural District to adopt Part.III. by issuing a certificate which has to appear in the newspapers. What then ? The way is now surely clear ! No such thing. The District Council is now powerless to move until the next election of its members. Fortunately one-third of the members of our Rural District Councils retire annually, so that at most only a delay of a year is occasioned ! But what a delay it is ! After that the Council would have to proceed promptly,

or it would discover that its certificate had become invalid, by reason of the fact that it was more than a year old. Let us continue our hypothesis. We have reached the stage where the District Council may buy land in the parish for the purposes of erecting the cottages. It is important to note that it is a permissive "*may*," inasmuch as here again the opponents of the project would probably be in evidence. If they were farmers under a big landlord they would probably induce him to refuse to sell under pain of throwing up the tenancy of his land. If they were themselves the owners of the land they would in all probability refuse on the ground that the erection of other and better cottages by the District Council at the same rental would materially depreciate the value of their own cottage property. Failing to object the landlord might ask a fabulous price for the land; and the Council would either then have to give up the project in despair, or go in for compulsory purchase.* The process which would have to be followed in that event under the Public Health Act, 1875, has been summarised by Mr. J. Theodore Dodd as under:—

* At present one of the chief obstacles in the way of local authorities who desire to put the Housing Acts in operation (says the 1906 Parliamentary Committee) is the complicated nature of the machinery by which land can be compulsorily acquired. Not only does this tend to make a local authority reluctant to take any action at all, but in cases where action has been decided on, it almost necessarily increases the expense of their scheme, since local authorities will often be prepared to pay more than the market value for the land required, rather than undergo the uncertainty and delay which a resort to compulsory powers now involves. The Committee also points out that it is often just in those districts where houses are most urgently required, and a housing scheme, therefore, would be most likely to succeed, that this difficulty of acquiring land is most acutely felt, since the inducement to a private owner to hold back his land by asking a prohibitive price, is here the greatest.

1. Advertisements and deposit of plan in November.
2. Notices to and inquiries of all owners, lessees, reputed owners, &c., of land proposed to be taken.
3. Petition by Council to Local Government Board with detailed statements as to the land, &c., and such evidence as the Local Government Board may require.
4. Local inquiry by Local Government Board.
5. Notices of advertisements of proposed order.
6. Provisional Order by Local Government Board. (But this order is of no force until it is confirmed by Act of Parliament. Sect. 297, 3.)
7. If a petition is presented against the Bill, it may be referred to a Select Committee of the House of Commons, and the petitioner may appear and oppose as in the case of Private Bills. Of course, again, the costs of an opposed petition are enormous, and it is very unusual to make a landowner opposing the taking of his land to pay.
8. Ditto, ditto, in the House of Lords.
9. Act of Parliament to confirm the Provisional Order of the Local Government Board.

In the event of the District Council refusing to pay the price which the owner asks for the land, action would have to be taken under the Land Clauses Consolidation Act, 1845, and the subsequent statutes amending it, which, it is said, is of all methods of compulsory purchase known to English law the most costly.

As to costs of the landowner, these are payable in general by the District Council thus:—

1. Costs of landowner's witnesses, and of his solicitors and counsel on the arbitration (unless arbitrators award the same or a less sum than the District Council offered for the land).
2. Landowner's costs of making out title, conveyance, &c.

And the Council will have to pay the costs of their own solicitors, witnesses, and counsel. In some cases of disputed compensation the money has to be paid

into court, and the Council may have to pay another group of expenses.*

Then, to raise the money for the expenses, the Rural District Council will have to obtain the sanction of the Local Government Board, who will, of course, hold a public inquiry.

These, then, are the difficulties which loom ahead. Is it any wonder that there is hesitancy to call in this precious Act of Parliament with its thousand and one irritating restrictions and harassing reservations? It is in very truth like offering the proverbial stone to those badly in need of bread.

Surely we were justified in avowing that Parliament ought to turn its hand to the amendment of an Act which might be made to remedy and in a large degree continually minimise one of the most malignant of our social sores.

"The Committee have had evidence of the relatively excessive cost attached to the present conveyancing system for the transfer of ownership in land, and are impressed with the great economy that might be effected by a system of registration of title being made universal and compulsory throughout the country. The present means of obtaining an indefeasible title is altogether too costly in the operation of getting the same on the register, whilst the mere possessory title now given by the Registry is a useless additional expense to the ordinary conveyance, bringing with it no real security of title. There is room for reform here, as an economical system of Land Registration would greatly facilitate the cheap interchange of land. The Committee have been struck by the relatively enormous amount of solicitors' costs in comparison with the actual value of the land conveyed, which of necessity has a repressive effect on the free interchange of land."—*Report, Select Committee, 1906.*

CHAPTER VI.

SEARCHING FOR NEW FACTS.—A TRIP TO YORKSHIRE.

For many months it was my privilege to make a weekly survey of Local Government activities throughout England and Wales. Day by day some fresh evidence of interest in this almost tragic question of the Housing of the Working Classes arose. Here and there a Parish Council would resolve to approach the District Council under some such circumstances as I have already described; sometimes—less frequently, it is true, a member of a Rural District Council would be impressed with the urgent need, of the authority of which he was a member, taking action, and he would hazard an heroic, but mostly an abortive, attempt to set the ponderous machinery of the Act into motion. One's interest in all this was as keen as one's sympathy was acute. And yet it occurred to me that in some quiet, sylvan spot, hidden from the obtrusive gaze of the public, and even the lynx-eyed Local Government journalist, there might have been a slow and withal successful, effort to induce the building authority to discharge its obligations. The idea haunted me for some months; I was impressed with its possibilities. If there were such a case in England—a case where municipal cottages had been obtained under Part III. of the 1890 Act—that instance would become a beacon light to all the other rural authorities of the land. Thus it came about that during 1898, with the assistance of my then colleague, Mr. Lionel Hawkins—one of the best-informed and most enthusiastic local government experts it has been my lot to

know—a systematic inquiry was set on foot. Our plan of campaign was first to approach all the County Councils, inquiring, in each case whether any application had been made from a Rural District Council for a certificate under Part III., and, if so, whether it had been granted. In the event of a favourable reply, we purposed going to the Clerk of the particular District Council for details as to the parish, and the circumstances under which the demand for more and better cottages arose, and the manner in which the need had been met. Our inquiry covered every County Council in England and Wales, and it is some credit to the officers at the head of these administrative authorities to be able to say that we had replies in over 90 per cent. of the cases. But what a result it was! In only two instances did we obtain information of applications having been made of which we were not hitherto aware. With the Wroxham, Horsford, St. Faith's, Penshurst, Ixworth, Sevenoaks, and Grinstead cases we were quite familiar. At that moment none of them were entirely successful, and only in the case of two partially or progressively indicative of the proper issue.*

The two new instances were in the counties of Leicestershire and the West Riding of Yorkshire. With expiring, if not entirely diminished, hope, we pursued our inquiries here. In Leicestershire, the application had been made by the Barrow-on-Soar Rural District Council, and the certificate had been refused because, at the Inquiry, it was shown that the need would be supplied by voluntary effort. We pressed for further details, and obtained them; but they are so much on all

* It should be noted that up to 1906 only nine rural district Councils had adopted Part III. of the Act, in eight of these cases only for contributory places within the district, and in one case alone for the whole of the rural district. I refer to this fact at a later stage.

fours with every similar case that they need occupy no space in being described here.

From the West Riding the story was a trifle different, and I became so interested that I made a journey from London to investigate the circumstances. It was nevertheless one of failure. In the little colliery village of Wales—nestling within the area of the Kiveton Park Rural District Council—I found some ardent spirits who had interested themselves in the housing question. The village, picturesque in parts with its rising roadway through a small but refreshing wood, was in many respects a model one. It was, and I believe it is to this day, noted for the sobriety and the intelligence of its inhabitants. Within the village proper there was not a single public-house. The only place of refreshment for the thirsty was the quaint little hostelry adjoining the railway station at the bottom of the hill some mile and a half removed from the abode of man. But the people themselves were worth meeting. Fearless, honest, cleanly, industrious, and even studious, their young men wrestling from the technical schools of the neighbouring towns all the prizes; their fair-faced, blue-eyed girls knowing something of the arts; their fathers keen politicians, reading much, and all dominated with an ineradicable passion for music. By a careful provision, this community of God-fearing people had built themselves—partly by their personal labour—a place of worship which served the treble purpose of providing for their spiritual needs, of giving accommodation to educational classes for old and young, and a fine practice hall for their singing, instrumental, and other musical exercises. These, then, were the people. But what of their homes? I visited nearly every cottage in Kiveton Park—or Wales—and I can fearlessly say that I never saw a higher standard of industry and cleanliness in my life. But what a cramped life it was!—tiny living

rooms, a cupboard for a scullery, and bedrooms totally and absolutely inadequate for the demands of the families.

The village was grossly overcrowded, and I marvelled that the standard of life, of health, and of morality could be so high as it was under conditions so positively and threateningly adverse. However, no one felt the iniquity of the situation more than these splendid colliers themselves, and in course of time they sent to the District Council as their representative, one of their own class, who promptly gave himself to a careful, plodding study of the Housing Act, and in the end he won over by his gentleness, his courtesy, his winning persuasiveness, a hostile authority. Application was thus made on behalf of Wales to the County Council, praying that a certificate empowering them to build cottages under Part III. of the Act, might be granted, and suggesting—probably as a sop to the objectors—that the entire cost of the buildings, instead of being distributed over the whole district, might be limited to the parish itself. The inevitable Local Inquiry was held, and here the fatal blow was given the project. The evidence of the need was overwhelming, but some question of the probability of inducing the landowners of the parish—hitherto unwilling to supply it—arose and ultimately the Inquiry was adjourned for *six months*, to enable members of the Rural District Council and the local owners to meet and discuss means for providing the badly needed accommodation.* No fatuity could be

* Sir John Poynder's Committee received evidence to show that the direction in the Act of 1890, "as to the probability of houses being built without recourse to the Act," may be a direct cause of obstruction and delay. More than two years before [during 1904] a College owning land in Cambridgeshire, by informing the County Council that they intended to build, prevented the Act being put into force, but have since done nothing.

greater than for a public authority to leave its duty to the spasmodic benevolence of private persons. However, I hope the period of time will not escape the reader. Six months to discuss the matter, whilst every day and night to these cottagers was little short of a tragedy. If everything possible were done to expedite the progress of things, if no obstruction arose, if all authorities had been agreed, the money been available, a plea of urgency put in, it would then have been two years before the builder could make a beginning. The Act requires that amount of time as a minimum sacrifice to its insatiable lust for delay. In spite of this fact, the Commission of Inquiry coolly prescribed six months to make inquiries! Who can say that this was anything more than an excuse for indolence, or a mask for inaction, if not a disguise for incapacity? Needless to remark, Wales in Kiveton Park has not got its municipal cottages to-day! Additional accommodation was, I believe, supplied by private enterprise; but that proved totally inadequate.

Time, therefore, had produced no new "fact," to justify our inquiry, and we were driven back to watch with pitying eyes the isolated struggles of the little village authorities who took up the herculean task for the first time.

If, however, one solitary success, not to be found—Ixworth may be left out of the question, although I purpose speaking of that later—would have given encouragement to the small band of labourers to press their pleas for help from the Act, we who sought to obtain its amendment and consequently its adaptability to the needs of the rural community were only the more firmly determined by the failures to adhere to our purpose.

CHAPTER VII.

THE NORFOLK EXPERIMENT WHICH FAILED.

When I have been especially anxious to interest carelessly indifferent people in the gravity of the position of the peasantry, I have invariably cited the case of Wroxham.

It is a far cry from Yorkshire to Norfolk, but the latter county has furnished more eloquent testimony to the need for legislative action than any other two in England. An entirely agricultural district, wages are necessarily low among its labourers. Indeed, with the exceptions of Suffolk and Dorset, I do not know of a county where the peasantry thrive on so small a weekly income. The cottages of the villagers are in the main of the rudest and most primitive kind. They are usually owned by the employing farmers, and the rental received is so trifling that the owner often finds it more profitable to allow his cottage to fall into disuse than incur the cost of its repair. This has been a continuous state of things for years, with the result that in almost every parish of the county there is an astonishing scarcity of accommodation.

In the case of Wroxham there are aspects of an entirely different kind. It is one of the little villages whose natural beauty has helped to encompass its ruin. It rested in absolute peace and simple bliss, until a few years ago. The discovery of the singular sweetness of the Broads, however, was the beginning of its transformation. Lying in the very heart of Broadland, enterprising speculators soon sought to convert it into a congerie of villas for the convenience of the hundreds

of visitors who flocked to the district for their summer recreations. Through it runs the tortuous river as it leaves the flat marsh-land and breaks into the gateway of the lakes. The village was once, and is now in its ancient portion, peculiarly picturesque. Its main street or road winds its way on the south bank of the Bure. in a track almost as sinuous as that of the river itself. To the left runs the crystal water, through flat meadows, until it leaves, on the summit of a bold acclivity, the quaint old Norman church. On the right of the road a long wood avenue leads down to the sloping banks of soft grass. For miles on either side there is space and beauty and freshness and light.

I have set down this inadequate description of the glory of the little village not merely because I have found it on bright day or in lulling night a source of continuous pleasure, but rather that it may be more clearly seen that for men to live huddled together packed in a slum in such a place is a veritable outrage on Nature.

However, the story of the Wroxham housing difficulty must be told. It arose out of circumstances which should not be examined too minutely in a non-contentious work of this kind. Suffice it to say that in some of the humble cottages there had lived under conditions not of the best, those who found their livelihood in the village. The cottages changed hands, and the new owner gave notice to quit to all the old tenants. There was perhaps political feeling displayed. The owner contended that he wanted the cottages for new workmen, whilst the other side subsequently pointed out in the local Press that months afterwards they remained empty. However, that is not the point. The cottages were required, and the people sought to get other accommodation, For weeks they tried, but in vain. No cottage was available for miles around; the adjoining villages were all in the same dilemma; they were

overcrowded, and needed more cottages. This, then, was the situation. The men would have to leave their employment and go elsewhere. To old men, as some of them were, the prospect of making a fresh start in life—away from the scene of their birth and childhood—was a painfully distressing one. They pleaded that it was impossible, and, following the example which had been set in an adjoining Union, one family declared that there was no alternative but to seek shelter in the Workhouse! The matter leaked out, and the business fast assumed the proportions of a public scandal. Eventually some one suggested recourse to the Housing Act. The District Council backed the application, and the County Council sent their chairman to conduct the usual inquiry. This gentleman was evidently hostile to the Act, and, instead of administering it, entered into a discussion as to the wisdom or unwisdom of its provisions. The evidence of the need was, however, irrefutable, and subsequently in his report to the County Council he said, "I am of opinion that they" (meaning the petitioners) "succeeded in proving the necessity for some further accommodation for agricultural labourers employed upon the land in the parish." Indeed, the prospect of men being forced to leave their employment and go to the Workhouse to be kept at the expense of the ratepayers was too alarming to need lengthy consideration, and a local landowner offered to build more cottages at once. Here it was thought the matter would have ended happily. The new cottages were, however, long in being commenced, and the owner of the inhabited dwellings would not wait. The tenants were consequently helpless. At length the owner put the law into motion and got writs for the eviction of the occupiers. On a bright May morning I went over and witnessed the eviction. It was a pathetic sight. The people offered no resistance, and

their "furniture" was simply removed into the roadway amid the indignation and tears of the assembled company. In one case an old labourer had occupied the cottage for twenty-seven years, and his regret at being thrown out of the home—full of sacred memories and associations—in which he had reared his children was, not unnaturally, poignant. I confess I was sympathetically impressed but what forced itself on my mind, and has frequently and insistently recurred to me since, was the extraordinary freak of fate which should make it necessary for a man, or men, to plead to be let live and pay rent in such shambles as these cottages actually were. They stood apart in a little narrow square—away from the main road, obscured from the view of the casual passer-by, as 'twas well they should. That square constituted in itself a miniature city slum. Outside and in, the cottages were dilapidated, and fast falling into ruin. The square was bricked in, the gable end of high stables, coach-houses, and out-buildings forming one side; the place was dull and stifling; the cottages were dark and damp. That rookeries like these should exist in the heart of a pretty little village, and not a hundred yards from a beautiful, verdant park or a stone's throw from cheap meadow land, was indeed appalling. I entered one of the dingy little hovels, from which the old labourer of whom I have spoken was being ejected. The first room had served as scullery, kitchen, front parlour and back parlour all thrown into one. In it, all kinds of domestic work had been performed, whilst of later years the old man, having turned village shoemaker, made a portion of it his workshop. I looked out through the cheap panes which served as windows, but the view was a dull line of dirty brick wall, unrelieved by the presence of a blade of grass or the green of a leaf! And this, too, in the village to which hundreds of townsfolk were hurrying yearly, attracted by its natural beauties!

The situation on that May morning was not one for moralising, but for action, although the streaming sunlight and the happiness of murmuring Nature all round mocked the fate of man.

Those homeless people could not be left without shelter. The neighbours gallantly came to the rescue and increased the overcrowding of their own homes by taking in one here and another there. Provision had to be made for forty persons, and necessarily the families were broken up and scattered. The husband went hither, the wife thither, this child to that cottage and another to this. But the hospitality of the neighbours, which obviously at best could be but a temporary thing, was at the outset quite inadequate, and some of the children were, perforce, compelled to sleep in one of the boat-houses by the riverside! Appeal was made to the public, and enough money subscribed to purchase an old railway carriage, and in this most of the families had to huddle for nearly nine months. The promised cottages were *not* built, and what would have been the fate of these villagers had it not been for the intervention of the local Member of Parliament, it is difficult to imagine. That gentleman was, however, so impressed with the urgent need of the case that he himself bought land, erected six handsome and commodious little cottages, and restored to the families a home again!

I have referred once or twice to the Workhouse being resorted to as a place of shelter. Some of my readers may regard this as an extravagant generalisation of a single exceptional case. This is not so. During the period in which I myself held office as a Guardian of the Poor, several applications were made for admission to "the House," for no other cause than that the cottages in which the people making the application had been living, had been pulled down! A striking instance occurs to me as I write, and although the cir-

cumstances came before me nearly six years ago, *i.e.* 1895 they are as fresh as if they had been reported yesterday. An honest, industrious labourer had been living in a cottage with his wife and two children. The wife died, and the owning farmer approached the man—alike his employé and his tenant—suggested that he should send his children away to be looked after, honestly believing that that course would be more to their interest than for them to be neglected whilst the man was at work—and that the labourer should get lodgings in the village for himself. The man was unwilling to adopt the suggestion. His master pressed him, however; he wanted the cottage for a larger family. At length the man agreed, but he could get no “home” for his little ones. Driven to the last straits, he took them to the Workhouse, and afterwards wrote to the Guardians, offering to pay a weekly sum out of his wage for their keep, on condition that he was allowed to visit them frequently, “as he was very fond of them.” The youngsters had been in the Workhouse nearly a fortnight when the matter came before us. We were advised that the Poor Law admitted of no such arrangement. The children could not remain in the House without their parent being also there. The man was advised kindly to find another home. He tried; Guardian after Guardian at a subsequent meeting testified to the diligence with which that man prosecuted his search for a house; but he failed. As a matter of fact in that Union of some forty parishes there was not a single village in which a cottage was available. There was nothing for it but for the man to throw up his employment and come into the Workhouse!*

* Many months after the first publication of this book the same incidents were recurring with disconcerting regularity, and I made it my business to direct public attention to the scandal by means of numerous newspaper and magazine articles and

In an adjoining Union we had the even worse case of a man ejected with his family from a cottage, and, failing to find another, having at first to sleep in the open, on the bare earth, "the drapery of their couch the clouds of night." The night mists were endangering the health of the little ones, so in the end he had recourse to the casual ward. Here the family proceeded each night, and in the morning they would go out again—the man to his work, and at "meal-times" they would take their sustenance in a field!

It would not be difficult to multiply these cases by twelve as a result of my personal observation.

These things read like a horrible record of some dark, uncivilised day. I want our people to realise that it is the story of the lives of the poor in parts of rural England at this very moment.

public speeches. It was not, however, until the 28th of July, 1903, that official attention was steadily focussed upon the topic. On that day Mr. Schwann raised it in the House of Commons, in the form of a question directed to the President of the Local Government Board as to "whether his attention has been drawn to the inadequacy of the cottage accommodation, and the condition of the cottages in the rural district of Erpingham in Norfolk, necessitating recently the accommodation of one or more whole families in the workhouse at West Beckham because no cottages could be found for them." The President replied that he was aware that the medical officer of health had referred to the inadequacy of accommodation, and he then promised to institute an inquiry. The only result was, however, that in the end he received the communication from the Norfolk County Council, to which I have referred previously on page 30, and to-day the evils to which I first called attention eleven or twelve years ago, remain unabated! The Norfolk County Council have never assented to the district Council in question adopting the Act, although the Local Government Board has very plainly hinted that it should do so, and has riddled its contention that it is necessary in all cases to "save the rates from liability and loss."

To housing reformers these facts are not new ; but they are re-stated in order to convince the sceptical that the reform of the Act of 1890 is not matter of sentiment, or the fad of a few dilettanti local government experts, but a real, serious and imperious duty, which Parliament should at once discharge.

CHAPTER VIII.

THE IXWORTH STRUGGLE.

So far, the record has been one of complete failure, relieved only by dauntless attempts again and again renewed. The possible effect of the publication of this story of perpetual disaster might be to discourage those upon whom devolves the duty of attempting to apply the cumbersome provisions of the 1890 Act, and the little more adaptable provisions of the Amending Act of 1900, to the needs of their district. I hope that will not be so.

It may be well, however, to relate in some detail the history of an effort which *did* result in cottages being secured. Housing reformers do not regard it as a conspicuous success, because it ended in provision being made for a class of workmen a step removed from the agricultural labourers, and among whom the need for alike more and better cottage accommodation is not most acutely felt. The Ixworth experiment, indeed, is sometimes contemptuously described as "Thingoe's folly." It is a stupid sneer, and quite an unworthy reflection upon a splendidly sustained effort on the part of some workmen to secure better homes for their wives and families.†

Ixworth is a little parish in Suffolk possessing marked characteristics. Unlike the other villages of the Eastern counties, it exhibits a remarkable compactness of population and buildings, and these are crowded for the most part into a small space in the southern part of the parish, while extensive tracts to the east, north, and west, are practically bare of dwellings. This

approximation to an urban aspect was especially commented upon by Lord Francis Hervey, when subsequently he conducted the first inquiry. However, of that more anon. Suffice it here to say, John Kirby, the author of "The Suffolk Traveller," as long ago as 1735, loosely described Ixworth as "a dirty, mean-built town." Its area is about 2,300 acres, and its population to-day, I believe, numbers less than 1,200 souls.

The attempt to secure better cottages in Ixworth commenced four years before the passing of the Local Government Act of 1894—in the year, indeed, that saw the passing of Mr. Ritchie's famous Housing Act. The origin of the business, the late vicar tells us, was the formation in the village in the winter of a Labourers' Association, the main object of which organisation was to obtain an increased and superior kind of cottage accommodation for the inhabitants. The need for some such action was painfully apparent. On all hands there was serious overcrowding; the bedroom accommodation for families was scandalously insufficient, whilst in many instances decrepitude and decay had left their marks upon the buildings and rendered them quite unfit for habitation. In other cases there were all the glaring structural defects so well-known to those who have made any investigation in the rural parishes of England. Indeed, the Commissioner who went down to Ixworth, at the suggestion of the County Council, declared that "the defects and faults of arrangement in the cottages seem to make half-measures futile"; and, again, in some cases, he avows "the ground itself seems overcrowded with hovels (they can scarcely be called houses, how much less homes?) as these hovels are themselves sometimes overcrowded with inhabitants." The condition of the cottages in Ixworth was identical with that of the majority of habitations of the labourers in all parts of our land to-day. The roofs and walls

were leaky, the privies were ill-placed and insufficient—and in some instances there was an entire absence of them—the floors were ruinous, there was a lamentable want of proper ventilation and light, and the water supplies attached were usually a serious menace to the health of the occupiers. That generally will explain the state of things the Ixworth Labourers' Association was called into existence to remedy.

A month or two was spent in earnest deliberation as to the method to be adopted to attain the object in view, and in February of 1891 application was made by the Association to the County Council for help. It will, of course, be remembered that there being then no Parish Council (or District Council, for the matter of that—only a Rural Sanitary Authority), the Association virtually acted as the parish authority. The Chairman of the County Council treated the application with every consideration, and eventually sent the Association a copy of the new Housing Act, in which, he indicated, he thought would be found a vehicle for prosecuting their purpose. Three members of the Association, Mr. Perrott tells us, were told off to make a careful and systematic examination of the cottages, and to tabulate the number of persons to each house, the accommodation, and the needs. This was admirably executed, and, armed with these facts, the Association approached the Rural Sanitary Authority. A couple of months later—in April—the Sanitary Authority took action—with a blind fatuity that was unhappily only too common with these bodies. They were prepared to close the worst cottages, thinking thereby to dispose of the matter! They would reduce the number of already too few habitable dwellings, and by that means prevent overcrowding! Crasser stupidity was never before seen. It was this very fact that there were too few cottages which first made overcrowding

possible and insanitation so prevalent. However, the Sanitary Authority could perceive nothing so obvious as this, and proceeded with its closing and repairing orders. The need was thus accenuated, and the Labourers' Association discovered that strong and prompt action was imperative. The Sanitary Authority was going to use Part II. of the 1890 Act for the purpose of *reducing* accommodation, and the Association determined to use Part III., if possible, to *increase* it. Unless that could be done, the prospect was that families would be homeless. Mr. Perrott says that meeting after meeting was held, and every pressure brought to bear upon the Rural Sanitary Authority. That body, impressed with the strength of the petitioners' case, refrained from having families evicted and did something towards "compelling some of the landlords to repair the repairable dwellings ; but it steadfastly declined to adopt Part III. Attempt after attempt was made to induce it to move ; at the Easter Vestry resolutions were passed ; from the members of the Sanitary Authority election pledges were extorted, but still without avail. Thus it came about that the Labourers' Association approached the Local Government Board. The Whitehall Authority, it will be remembered, is expressly empowered in the Act (see Sec. 31, sub-sect. 2, Part II.) to hold a local inquiry and take action where a local authority declines or neglects to take proceedings, but that power only applies to Urban Districts. However, the Local Government Board, realising the need, probably brought pressure to bear on the Rural Sanitary Authority privately. This much is certain, that nothing was ever made public of any correspondence, but this reluctant gang of "guardians of the Public Health" eventually made a belated application to the County Council for a certificate.

At last it looked as if matters were developing in the right direction. Lord Francis Hervey, M.P., representing the County Council, was deputed to conduct the first inquiry. He entered into the spirit of the work with commendable zeal, and that he was painstaking to a degree in getting at the facts is obvious to any one who has perused his excellently prepared report. He divided his work into sections, the first of which was to determine whether there existed a necessity for accommodation within the Ixworth area. This was his finding :—

There was among the witnesses examined before me a general concensus of opinion that some further accommodation of this kind is needed in Ixworth. By several the amount of accommodation needed was reckoned at about twelve new cottages ; others seemed to think that a less number might suffice, in view of the diminishing population, and of the possibility of so repairing or altering buildings already in existence as to render them fit for habitation. It will be for the Sanitary Authority, in the event of their putting Part III. of the Act into execution, to determine, upon a careful and mature review of the circumstances, the exact amount of the accommodation to be provided and the precise mode of providing it. Without seeking to forestall their decision, I may perhaps be allowed to state my opinion, based upon the facts that were elicited during the inquiry, and upon personal examination, that in several cases demolition will be found imperatively requisite in order to remove the risk or continuance of grave physical and moral evils. . . . Upon the whole, I am driven to the conclusion that further accommodation is needed for the Housing of the Working Classes of Ixworth.

That, at least, was distinctly encouraging, and Lord Francis Hervey proceeded to examine witnesses as to the probability of private enterprise effecting any improvement. No assurance could be obtained for anything more than the carrying out of such minor palliatives as could be obtained by the intervention of the Sanitary Authority. On this head, therefore, his lordship had to confess that there was nothing for

it but to resort to the special machinery supplied by Part III. of the 1890 Act," alike for the erection of new cottages, and for putting the old ones into a state of thorough and effective repair.

In the same systematic and thorough manner, Lord Francis Hervey set himself to determine the third issue, namely, whether having regard to the liability which would be incurred upon the rates it would be prudent for the Sanitary Authority to undertake the provision of the necessary accommodation. It was, of course, pretty obvious to all concerned that the rents which might reasonably be expected from the tenants of the cottages, if erected, would be insufficient to pay the interest and part principal of any loan obtained for the purpose of their erection. Whilst Lord Francis Hervey frankly faced this difficulty, he yet pointed out that there was some set-off to be anticipated in reduction of the liability charged upon the rates. Indeed, there was so much wisdom in his finding on this head, that I make no apology for putting on record his actual words :—

By the hypothesis, a certain number of families will be removed from unwholesome lodgings, devoid of proper conveniences, to healthy dwellings with a sufficiency of garden ground ; and it is reasonable to suppose that there will not only be less poverty arising from sickness, but that there will be also an addition to the family resources from the sedulous cultivation of the soil, in both cases with results favourable to the ratepayers. Upon economical grounds alone, therefore, the putting in force of Part III. of the Act by the Sanitary Authority is capable of being justified ; but it is impossible to forget that we are in presence of other considerations, social and moral, which, though not susceptible of being gauged by money values, are intrinsically of still higher importance.

Lord Francis Hervey in that declaration laid himself open to the charge of being a "Sentimentalist"—a fatal character to bear in rural England. The average superficial ratepayer always prides himself upon his

common-sense, and to sound philosophy of this kind, because it is tinged with humanitarian tendencies, he takes most unkindly. However, in this case, Lord Francis Hervey was not to be deterred by popular prejudices, and his utterance remains for what it is worth alongside his decision as to the desirability of invoking the aid of the then new Act of Parliament.

Nor did the matter finish here, for, resolving that the action of the labourers of Ixworth had been "dictated by necessity," Lord Francis Hervey put in a plea for "urgency," which, in the ordinary way, would have obviated the necessity of waiting before the Act could be put into force until after the next election of members to the Sanitary Authority—a then distant date.

Thus it came about that a certificate was granted by the County Council enabling the Rural Sanitary Authority to build cottages for the labourers of Ixworth.

Documents of this kind are so rare that it may be well to set out a copy of that issued in this case:—

WEST SUFFOLK COUNTY COUNCIL.

HOUSING OF THE WORKING CLASSES ACT, 1890.

PARISH OF IXWORTH.

(COPY.)

CERTIFICATE of Lord Francis Hervey made in pursuance of Section 55 of the Housing of the Working Classes Act, 1890, and ordered by the County Council at their Meeting held on the 8th February, 1892, to be published in manner provided by that Act.

IN THE MATTER of the Housing of the Working Classes Act, 1890, and of an application made the 8th day of May, 1891, by the Rural Sanitary Authority of Thingoe to the West Suffolk County Council for a Certificate for the adoption of Part III. of the said Act in and concerning the area of the parish of Ixworth within the district of the said Rural Sanitary Authority, and

of a resolution of the West Suffolk County Council dated the 11th day of May, 1891, by which a local inquiry was directed to be held by Lord Francis Hervey, M.P., a member of the said Council in the parish of Ixworth, aforesaid as provided by Section 55 of the Housing of the Working Classes Act, 1890.

I, the said Francis Hervey, having held on the 15th day of June, 1891, a local inquiry as directed by the West Suffolk Council in the parish of Ixworth, of which Inquiry due notice had been given by advertisement in two local newspapers, and otherwise, do hereby certify as follows, viz., (1) that accommodation is necessary in the area of the parish of Ixworth for the housing of the working classes, and (2) that there is no probability that such accommodation will be provided without the application of Part III. of the Housing of the Working Classes Act, 1890, and (3) that having regard to the liability which will be incurred by the rates, it is under all the circumstances prudent for the Rural Sanitary Authority of Thingoe to undertake the provision of the said accommodation under the powers of Part III. of the Housing of the Working Classes Act, 1890.

As witness my hand this 24th day of June, 1891.

(Signed) FRANCIS HERVEY.

Here, it will probably be imagined, the difficulty ended. Not so, however. The Labourers' Association had won its case; but its triumph was destined at the time to be but short-lived. A real danger yet lurked ahead, and it was not long in obtruding itself.

In his report to the County Council, Lord Francis Hervey had expressly dealt with the thorny question of upon what authority the cost of the proposed new cottages should fall. The expense of putting Part III. into operation can, I may explain, be allocated to a limited area, say, the parish in which the cottages may be built, or it may be distributed over the whole of the area of the building authority.

There are many serious objections, practical as well as sentimental, to the limiting of the expense to a particular parish, but although Lord Francis Hervey presumably did not entertain any of these, he was yet

driven—by the neglect of the Rural Sanitary Authority to avail themselves of the power conferred by Sub-section 2, Section 55 of the Act—to assume that in the case under notice the cost would be spread over the whole district.

Here came the Sanitary Authority's chance. The pressure of public opinion had compelled its members to make application to the County Council, but they little dreamed that even then, there would be a successful issue to the unusual demand which this pestilential Labourers' Association had made. Their chagrin at finding themselves outwitted can be better imagined than described. There was only one way out of the *impasse* into which their weakness in heeding the Local Government Board's representations had brought them. That lay in this especially providential question of the distribution of the expense. The opponents of municipal housing saw a magnificent opportunity of punishing these forward labourers who dared to ask for better homes and to teach the Sanitary Authority its duties in regard to the administration of the laws for the protection of the Public Health. They would resist the proposal to distribute the burden of the expense on the whole district, and if the labourers of Ixworth wanted new cottages, then Ixworth should have hung round its feeble neck the millstone of their cost for all time ! The possibility of any such thing would, of course, frighten these audacious reformers ; at least, it could be used as a threat, whilst there was still the nearer probability that if it was suggested that the parish itself should bear the brunt of expense unaided and alone, the decision of Lord Francis Hervey could be reversed, inasmuch as it would *not* be "prudent" to put the Act into operation !

This was the deeply laid plot: It depended for its success upon the passion and prejudice and self-

interest of every man of property in the district. The members of the Sanitary Authority felt that they could count—and they were not mistaken—on the protests of people in other villages against being rated that the labourers of Ixworth might have fine dwellings.

There are people who continually argue in precisely the same manner to this day. It was the contention which proved the fatal blow to the effort which I myself made, in 1897, to induce the Erpingham Rural District Council to adopt the Act. The District Authority—in the case of Ixworth the Rural Sanitary Authority—is the building authority. The cottages erected become its property; and when the loan is paid off, are a source of revenue to the district generally. The district cannot surely expect to get cottage property in perpetuity without paying for it; and it is on this ground that the distribution of the burden over the whole area can be justified.*

However, the Thingoe Rural Sanitary Authority were uninfluenced by considerations of this kind. The object was to frustrate the scheme of the Ixworth labourers. Application was accordingly made to the

* This agreement was emphasised before the 1906 Committee, who in their draft Report proposed to call special attention to the practice of including in the rent charged to occupiers of houses, erected by public authorities, not only interest on the money borrowed, rates, and taxes, repairs and management charges, but a further annual contribution called a sinking fund, for the purpose of extinguishing the loan by accumulations at compound interest during the life of the loan; and unless there is shewn a further margin of profit over and above this the buildings are said to be run at a loss. This sinking fund payment in effect consists of contributions taken by way of "rent" from the tenants towards the acquisition of the freehold not for the occupants, but for the rate-payers at large. The ratepayers at large therefore, and not the actual occupiers, ought to pay this sinking fund contribution, and thus reduce the rent. Otherwise obviously, the community unwarrantably compels the private individual to buy for it a property in perpetuity.

County Council that the expense of applying Part III. of the Act to Ixworth might be borne entirely by that parish. Naturally enough, the County Council pointed out that this was now impossible. The certificate had been granted on the express understanding that the cost was to be a general and not a particular charge.

So serious a rebuff to these apostles of sanitary inaction was not without its effect. All the militant characteristics of a stupid and obstinate authority were now aroused; even those who had hitherto remained indifferent—partly through indolence and partly through incapacity—were now spurred to active hostility.

There were anxious deliberations which ended always in renewed determination to baffle this mischievous experiment of the Ixworth Labourers' Association. Eventually, having carefully prepared their plan of campaign, the elected persons made their first attack by passing a resolution which declared that "owing to a technical error," it was expedient that the County Council "be asked *not* to grant the certificate, but to hold another inquiry with special reference to the contributory places for the expenses." Unfortunately the County Council either failed to perceive, or to appreciate, the significance of the result, and in an unguarded moment yielded to the alluring temptation of the subordinate authority. This time it sent to conduct the inquiry a gentleman of different temperament to the first Commissioner, and one not nearly as sympathetic with such an untested experiment as these Ixworth labourers had proposed. Colonel Pocklington went down to the village on the 24th September, and intimated that as Lord Francis Hervey had so ably settled all points as to the need of additional accommodation, he should limit this second Inquiry to the question of what should be the contributory area in the matter of cost.

The enemies of municipal housing meant that no such thing should be done. This new Inquiry opened up the whole question again—that was their contention. Secretly they chortled at making so good a plea for obstruction. Colonel Pocklington hesitated, and he who hesitates is lost. Up reared a fine ingenious, specious, harmless-looking argument from these plotters against reform. "If, sir," they said in effect—and the tone was so conciliatory and irresistibly winning!—"if you should find it just to give a certificate, that will involve a decision on the merits of the whole case, and you cannot desire to be made responsible for a decision without having heard the whole of the evidence! Besides, there might be some people—we say *some* people although, of course, we have no such monstrous designs—who might object to that certificate, and declare it invalid, because you have given it without inquiry as to the specific facts with which it dealt."

This was the pretty kind of warfare which the Sanitary Authority intended to wage. Colonel Pocklington was in serious doubt. He was, he frankly confessed, annoyed that it should be necessary to go through the whole proceedings again; but he had not the temerity to avow, "This is my ruling; I am conducting this inquiry, and it shall be proceeded with as I have suggested." No. The Colonel, unfortunately, wavered and wavered, and eventually announced his determination of adjourning the Inquiry until he should have had time to decide on this point now raised!

That counted the first victory to the enemy, and a substantial defeat for the Labourers' Association.

About a fortnight passed, and Colonel Pocklington put in another appearance. Instead of holding this Inquiry in the evening when the labourers could attend with least inconvenience, the Colonel fixed upon three o'clock in the afternoon. Whereat there was more

joy among the enemy. The hour of meeting is an important factor in the case of a labourers' gathering. This one meant loss of time, *i.e.*, loss of wage; and already the preliminary proceedings towards getting this Act adopted had cost the men a considerable sum. So that at this second Inquiry few of them attended—a ghastly mistake—and the elation of their foes was almost overwhelming when Colonel Pocklington announced that he had considered the matter, and that he thought the contention of the Rural Sanitary Authority was right. Lord Francis Hervey's report was dead, and the proceedings must begin *de novo*. Away through the wearisome details, Colonel Pocklington toiled. The Labourers' Association, feeling that it had made out its case for more cottages before Lord Francis Hervey, did not attempt to adduce fresh evidence. The Commissioner stubbornly refused to take into account the statements at Inquiry No. 1, as he had already declared it dead. Then he proceeded to make excuses, and actually went back to the Closing Orders which the Sanitary Authority had commenced months before, as offering an escape from the operations of the Act! It would weary the reader to describe at length the details of this farcical investigation. Suffice it to say that some of the surrounding villages opposed, and in the end Colonel Pocklington declared that there was no need to "call into play the extraordinary powers conferred by the Housing of the Working Classes Act, 1890."

The victory was a complete one for the obstructionists on the Sanitary Authority; they had turned a first defeat of the labourers into a complete rout, and they thought to add to the discomfiture by registering an ironical resolution "that they regretted being unable to help the poor cottagers through the action of the County Council"!

Flushed with their unworthy triumph, they thus added insolence to injury.

To say that the labourers were not discouraged would be blinking the facts. They had been so near the goal of their desire; the first-fruits of victory had been so ungraciously snatched from their grasp. But they would plod on. They took up the long task again, a little less enthusiastically, but with a conviction that Right in the end would prevail.

This time an appeal was made to the Local Government Board again. A petition setting forth all the particulars was presented, but it was doomed to failure. The Whitehall Authority was too trammelled by routine and rule to do anything other than decline to interfere. Parliament had left the decision with the County Council; that body had declined to grant a certificate !*

Towards the County Council the Labourers' Association once more turned its eyes. And it had a secret friend and a powerful ally there—in the person of Lord Francis Hervey, the first Commissioner. It was he who in the end proved their deliverer. That his decision should have been so speedily reversed looked suspicious on the face of it. He traced back the chain of circumstances until he came to the weak link. The labourer's ill-luck had begun with the determination of Colonel Pocklington to declare the first Inquiry moribund. But, if a certificate had been granted on the representation of certain facts, how could it be rendered inoperative unless there were fresh facts? There was obviously something wrong, and Lord Francis Hervey persisted in finding where it existed. Success crowned his efforts. The law was with him; the pro-

* Fifteen years later the Local Government Board seeks to justify its inaction and the delay, by avowing that this was the first case under the Act, and "first cases invariably involve difficulty" !

ceedings of the first Inquiry stood, and his decision was the legal one. The certificate he had granted, the County Council must publish, and publish it they did!

Confusion reigned in the camp of the enemy, and this brilliant *coup*, after months of resting in presumable security and safety, demoralised the opponents of municipal housing very materially. Nor did they recover sufficiently for a final rally when the 1892 election for members of the Rural Sanitary Authority was fought. There was nothing for it but to surrender. It was done with the best grace possible, and a decision arrived at to act on the certificate and build cottages.

If any of my readers are visiting Ixworth they may be shown eight cottages, for the erection of which so much time and labour was unselfishly given by a band of humble workmen whose perseverance and plodding surmounted all obstacles and beat down an unscrupulous opposition.

They cost £1,700. The land on which they are situated was fortunately obtained without a struggle. The average cost of each cottage was £192 10s. od., exclusive of the land, or £212 10s. od. in all. Half an acre of land was allotted to each house. The rental, however, was fixed at too high a sum for the purely agricultural labourers, but the better class workmen inhabit them. I have since learned that the houses are let at 2s. 3d. per week. On the other hand, the labourers' activity resulted in the Sanitary Authority becoming more diligent in the discharge of its duties, and repairs to many of the hovels were effected.

CHAPTER IX.

SUCCESS AT PENSHURST.

In the little village of Penshurst, in the county of Kent, there are now inhabited half a dozen* picturesquely lobbied cottages which the industry and unflagging courage of a Parish Council have secured for the inhabitants.

The Penshurst effort was at the time of the writing of this chapter, the latest of all the attempts in municipal housing in rural England.

Penshurst, which has renown as being the home of Sir Philip Sidney, is a pleasant village, having a population of some sixteen hundred souls. At least, that was the number in 1901. It is residential and agricultural in character, and covers an area of 4,568 acres.

For years the need of more cottages has been manifest in this village—as, indeed, in the major portion of the district. One resident of 23 years' standing told me last year that during all that time the need for increased accommodation had existed. Artisans whose employment is in Penshurst have to live—in some cases—as far as four miles away, and I know of one instance where a family of some importance have been compelled, in view of the inadequacy of accommodation, to select their stockman, not because he possessed the ordinary qualification for the post, but inasmuch as he tenanted a cottage at a handy distance—or not more than a mile removed—from his work.

* Since increased to fourteen.

Indeed, there have been occasions when a good man has had to be discharged, because the cottage owner has given him notice to leave, and he has failed to obtain another in the vicinity!

A new qualification thus enters into the struggle to obtain employment—the ability of a labourer or workman to rent and hold a cottage within a reasonable distance of the work!

Comment is superfluous.

I spoke, in my opening chapters, of the pressure being so great and the competition so keen to obtain homes, that cottages had been let whilst their inhabitants were “quivering in the throes of death.” Miss Jane Escombe—one of the pioneers of Housing Reform, to whose indefatigable efforts the success of the Penshurst experiment is due—sends me striking corroboration of this assertion. She says, “I have known instances of a cottage-holder who was sick unto death, having his home let before he was dead, and his place occupied immediately the funeral was over!”

The first attempt to supply this urgent need in the village of Penshurst began in 1895. At the November meeting of the Parish Council, Miss Escombe directed the attention of her colleagues to the grave menace to the health of their community which the insanitary cottages presented. She urged with force that it was the duty of the village authority to take action in this matter of Housing, and, being joined by a workman who knew where the shoe pinched, a resolution was submitted, declaring that in view of the overcrowding and unsatisfactory and deficient cottage accommodation in the village, the Rural District Council should be asked to apply to the County Council for the certificate under Part III. of the 1890 Act. Miss Escombe did not succeed in getting that proposal through, and an amendment to defer the matter was adopted.

Five months later, however—or, to be precise, on the 20th April, 1896, the subject was raised afresh, and the plan adopted was to proceed by degrees. At that meeting the Parish Council passed a resolution recognising the need of increased cottage accommodation, and referred the question to a sub-committee of the Sanitary Committee. That was a step in the right direction, inasmuch as the sub-committee set its hand to the task of investigating the need with alacrity.

It appears that, in order to facilitate and quicken the inquiry, the committee decided to obtain information from the employers of labour in the parish, or their agents, as to (1) the name of employer and address; (2) names of workpeople; (3) their calling; (4) whether married or single; (5) their home and (6) distance from work, with (7) other remarks. With a single but important exception this information was readily given.

After obtaining this information, the Committee interviewed the married working men living in lodgings, and the working men who lived over two miles from their employment, and some few others whom the Committee considered had some reason to require other cottage accommodation. These were questioned somewhat systematically, and on these lines: (1) Are you in want of other cottage accommodation? (2) if so, on what grounds? (3) are you prepared to support your claim if a public inquiry is held?

The result of these inquiries showed that some twenty cottages were really needed, but they did not take into consideration the suitability of some of the cottages which existed. Practically the whole of the demand for cottages came from workpeople whose work was either in or within a mile of the village, but the Committee wisely did not recommend that twenty cottages should be built; they were content to avow that even a few additional cottages would ameliorate the condition

of a greater number of households than would be represented by the actual number of new tenants. Then, in order to make the case for the adoption quite conclusive, the Committee recommended that as this was the first inquiry which had been made into this question with a definite result, the information obtained should be communicated to each of the landowners in the parish, in the hope that with their co-operation an endeavour might be made to supply the deficiency in the cottage accommodation without having recourse to the powers of the Act.

In July a report to this effect was submitted, and the attempt to stimulate private enterprise made. It failed, of course, and a couple of months later a special meeting of the village authority was called, and a formal proposal was submitted that the Rural District Council should be asked to adopt Part III. Again, however, opposition arose, and the inevitable amendment to defer the matter prevailed. Not to be outdone, at the October meeting Miss Escombe succeeded in getting through a resolution authorising the despatch of a copy of the Sub-Committee's report to the District Authority, and asking them to take action. The District Council, however, decided themselves to appeal to the landowners—an entirely superfluous proceeding, seeing that the Parish Council had already done so. The superior Council received the same response and convinced against their will that private enterprise could not be relied upon they decided to hold a Public Inquiry in the village. This, of course, was another totally unnecessary effort. It amounted, in effect to a local inquiry not asked for by the Act; but the members of the District Council held that they had a perfect right to take any steps they judged to be requisite to ascertain the need.

It was thus March, 1897, before the Inquiry was held.

At it, the Rector of the parish, employers of labour, and many workmen were called to testify to the inadequacy of the existing accommodation. Fact after fact, incontrovertible, was submitted to show that not only was there a scarcity of cottages, but that the need had been a long-standing one. Indeed, one witness declared that when he married, twenty-five years previously, the same difficulty was then acutely felt. The members of the District Council had accordingly nothing for it but to admit that the Parish Council had proved its case up to the hilt. The formal application to the County Council followed, and then came the County Authority's Inquiry. This took place on July 23rd, and again witnesses were examined. No less than forty applications for cottages were put in from married men living at a distance from their work, or in lodgings. The Commissioner was convinced, and granted the certificate, marking it "urgent."

Thus it came about that on August 20, 1897, the usual advertisement of the decision of the County Council appeared in the Kentish papers.

The greatest struggle, however, was yet to come—a struggle against indolence and delay. In November, 1897, two years from the date of the topic having first been introduced to the Parish Council, that body, seeing that the preliminaries had been disposed of, urged the District Council to go forward, and begged them to appoint a Joint Committee to carry out the work. Early in January, 1898, the first meeting of the joint body was held, and the responsibility of further work promptly tossed on to a sub-committee, choosing for this purpose Miss Escombe (as honorary secretary), Dr. Wood, and one of the village representatives on the District Council. However, difficulties continued to arise. The Joint Committee could not be persuaded to hold meetings to sanction the work done; then the

District Council put it off time after time, and the outcome was that it was April before a site was agreed upon. This consisted of a three-quarter acre field belonging to the Glebe. The Rector and the patron of the living agreed to sell, and the Ecclesiastical Commissioners, by the end of July, accepted the offer of £130, and agreed to give up the freehold. The District Council sent its surveyor to view the site, and he promptly declared it to be unfit for the purposes of erecting *thirteen* cottages. The Parish Council only proposed to build *six*. This was pointed out, and the surveyor was perforce compelled to withdraw his objection. Plans for the cottages were put up for open competition in June, and some sixty architects sent in designs. Those accepted provided for the erection of three pairs of pretty dwellings, at a cost of £380 per pair, or £1,140 for the six. A month later tenders for building were advertised, but the lowest was much in excess of the estimate—£1,728 10s. 9d., I understand.

There was now nothing for it but to modify the plans, so as to reduce the cost, and in November an amended tender of £1,463 10s. 9d. was accepted by the District Council, and subsequently plans and drawings were sent to the Local Government Board, together with an application for sanction for a loan of £1,800.

On March 6, 1899, an Inspector of the Local Government Board went down to Penshurst and conducted an inquiry—this making the third. There was no opposition and everything looked favourable. Another hitch arose, however. The Parish Council were trying to establish a water supply, and on this the Local Government Board expert seized. After *three months'* consideration (in June), the Local Government Board issued their proclamation declaring that a trial well must be dug, drainage plans submitted, and some of the reductions which had been made in the building-plans restored, before a loan could be granted.

A further three months saw this objection met. A permanent rather than a trial well was dug (the builder advising this as an ultimate saving of expense), plans for drainage on Vivian Poore's earth system were submitted, some of the structural items—struck out of the plans on the score of cost—were restored, bringing up the tender for building to £1,539 5s. 9d. With this the Whitehall authority was satisfied, and finally the loan was granted.

There were, however, still seas of officialism and red-tape through which to wade before the money was obtained, but for all this the Council did not wait. In November, 1899, the seal of the Rural District Council was affixed to the deed of purchase and to the builder's contract.

By the first week of December, 1900, all six cottages were inhabited by contented tenants, who rejoiced in the comfort of adequate homes, which had been appropriately named "Pioneer."

The main fact in this story, again, is the inordinate length of time necessary to carry any scheme to a successful issue. It was exactly four years, from the date of the first effort being made, to the time when the seal of the District Council was affixed to the builder's contract, and no less than five years before the cottages were ready for occupation!

Nothing could be more eloquent than this as a plea for the simplification of the Act.

The delays and difficulties throughout these years have, it seems, been in the main due to the short-sighted policy of "rate-saving." The Rural District Council has been the obstructionist body, procrastinating month after month in the hope, seemingly, of wearing out the patience of the Parish Council, and its zealous housing reformers. And I am afraid, what is true of this Sevenoaks Rural District Council, and was true

of the Thingoe Rural Sanitary Authority, is largely the case with most of the Rural District Councils in other parts of the country. Generally speaking, our farmers predominate on these bodies. They are, as a rule, a slow, stolid, hardy race, who have become inured to insanitary conditions and entertain an intuitive and hereditary hostility to the expenditure of public money on purely sanitary reforms. The majority of them either cannot understand, or wilfully ignore, the fact that improved sanitary conditions must inevitably, if indirectly, reduce the Poor Rate. The few who do realise the fact, on the other hand, apparently do not desire that the Poor Rate should be reduced. Its administration at the moment acts as a supplement to their labourers' wages; it enables them to keep down the agricultural workers' remuneration, and it gives the farmer-Councillor a prestige, inasmuch as he is a person on whose word poverty and need can be either punished or relieved. And into the hands of men of this stamp, the existing regulations play.

A word or two as to the financial aspect of this venture may be helpful. The water supply and drainage—upon which the Local Government Board wisely insisted—increased the estimated cost of building to £1,589 5s. 9d. A loan by the Public Works Loan Commissioners for £1,800 was negotiated on a term of forty years, the interest and capital repayable during that time at £4 2s. 9d. per cent. The annual payment is, therefore, £74 9s. 6d. The cottages, however, will easily let for 5s. a week *—not to labourers, of course, but to the better class of workmen, whose at present occupied cottages will in turn become available for the labourers.

* This has actually been the case. The cottages under the scheme described do let at 5s., and those under the second scheme are let as two at 4s., two at 4s. 6d., and four at 4s. 9d.

This is surely an object lesson. A private capitalist could be hardly expected to invest £1,800 in a venture which will barely pay for itself ; but the local authority exists not to make profit, and for this reason it is only proper that the provision of accommodation should be undertaken by it.

I have spoken of these buildings as] "lobbied" cottages, inasmuch as they have an entrance and staircase apart from the living room. The two lower rooms to each dwelling, I am told, are nearly 12 feet square. A scullery and washhouse is attached, whilst on the first floor there will be three bedrooms, two with fireplaces and one fitted with a modern ventilator. All the rooms are 8 feet 6 inches high. The ground floor is made of concrete ; the walls are of double bricks with an air space to the first floor. Disconnected, and in the rear of the houses, earth closets have been erected, and the drainage has been carefully made.

On the whole, then, it will be seen that these cottages are, for rural England, quite of a superior character. It is well that they should be. If Parliament would only strike at the root of some of the stupid reservations in the Act, it would be possible to establish, in the villages of our land, cottages such as before have never been known, and yet make them bear their own cost. But the term of the loan must be increased. In this case it was by the grace of the Local Government Board extended to forty years, because the land was freehold—a concession of ten years over the usual period.

* * * * *

It is encouraging to be able to add to this story of success still another record of victory. The Parish Council of Penshurst having once realised (however

much labour and sacrifice might be involved) that it was possible to make this Act of Parliament really serve the needs of the locality, started soon afterwards to agitate for more cottages. The idea was that if eight further cottages could be built, the rents of the existing six could be reduced. That has not actually matured in practice but the assents of the District and County Councils were duly given and a second building scheme embarked upon. Land was taken on lease, and the eight additional cottages were constructed at an average cost of £231. The rents vary from 4/- to 4/9, but it must be remembered that Penshurst is within half-an-hour's journey of London, and is the residence of many working in town. In any case its experience has been a beacon-light to the housing reformers of rural England.

CHAPTER X. *

THE ACT OF 1900 : ITS GAINS AND OMISSIONS.

Chapter X. of the first edition of this little volume was devoted to a consideration of Mr. Chaplin's Bill for the amendment of the 1890 Act, and contained a few suggestions for the improvement of the measure on lines which, I am glad to say, the great majority of housing reformers were and are agreed.

The course of events has rendered it necessary to deal in detail with the amending Act of 1900.

I regret that I am unable to wax enthusiastic over it, for though it is good as far as it goes, the new provisions—I speak of them only as they affect rural districts—are not calculated to give any great impetus to the erection of cottages by the local authority. Let us, however, see exactly what has been done, and how the position to-day differs with that which prevailed prior to the passing of the new Act.

In the first place the provision to Section 54 of the 1890 Act, which insisted on the adoption of the Act only after the granting of a certificate, is repealed, as is also the whole Section 55. The latter, it will be recalled, rendered necessary—

(a) A County Council inquiry.

(b) A delay in the adoption of the Act until after the next ordinary election of members of the District Council.
And

(c) The invalidation of the certificate if not acted upon within twelve months.

There is moreover, repealed such portions of Sections 65 as will now enable the expenses of the adoption of the Act to be charged as *ordinary* instead of *special* expenses under the Public Health Acts, and the reserva-

tion included in the latter portion of the same section is abolished.

The initial gain, therefore, is that that fearful and wonderful "certificate" which was inevitable under the old Act is now dispensed with. All that is necessary is that the Rural District Council should ask permission of the County Council to adopt the Act for the whole part of their district, though the County Council, in giving or withholding their consent, must still have regard to most of the points which have hitherto been necessary to take into consideration. It should, however, be observed that the condition is now only that the County Council shall "have regard" to those circumstances and not necessarily be "satisfied." They are, briefly:—

- (a) The necessity for accommodation.
- (b) The probability of private enterprise supplying the needs of the community.
- (c) The liability which will be incurred upon the rates. And
- (d) Whether the scheme will be a financially "prudent" one.

I have before pointed out the unwisdom of this prodigality of precaution, and can only reiterate alike my amazement and regret that admitted blunders should have been specifically re-enacted.

It will be seen that as the "certificate" is now no longer necessary some simplicity of procedure is gained. That I always believed was Mr. Chaplin's intention. But how much is this half-hearted concession worth? It is said that the abolition of the County Council inquiry is an enormous advantage. Theoretically, that may be so; in practice it is still doubtful. I showed when discussing the Bill that the general opinion of those who have studied local government in rural England was that the County Councils, being the superior bodies, were very jealous of their supreme authority and their superior powers, and were hardly likely to take without question or demur, or without directly satisfying them—

selves, the representations of the District Councils as to the necessity for the adoption of the Act.

It is not on merely sentimental grounds that I repeat, that public inquiries have had, and still have, their value. It is not to them, as such, that housing reformers have in the past objected, so much as to the numerous authorities to whom under the 1890 Act it was necessary to refer. Public inquiries, as has been made abundantly clear in the foregoing chapters, have their disadvantages in the loss of time and wage to the labourer; otherwise they are a substantial gain. It is supremely desirable that the facts about the unhealthy conditions of cottage life should be known, and these public investigations not only bring to light some of these facts, but they *educate* the people as to what is necessary. I am still one of those academic persons who foolishly hold that reform must grow out of the educated consciousness of the people. It is useless attempting to anticipate it. They cannot be forced. Reforms which are *imposed* upon the public of this country only serve to degrade them. Those alone which arise out of their growth and the realisation of their need find success. The first thing, therefore, is to get disseminated the idea as to the necessity; the method of making the provision will register itself in due course. Everything depends upon the spreading of the idea, and in this respect these inquiries, as I have said, have their real educative value.

I showed, too, in the first edition of this book, that there was a really serious danger in leaving the giving or withholding of consent to build, dependent upon the whim and caprice of a District Council composed in the main of cottage-owning farmers. I pleaded hard that the Parish Council should be given some court of appeal, where its representations as to the need were ignored by a reactionary District Council, or where a

like authority, without any investigation boldly, and unabashed declared that it would not permit the building of municipal cottages. The County Council seemed the most immediately likely body to be entrusted with such supervisory work, although I did point out that even for this purpose the Local Government Board, as the central authority, was perhaps even more desirable. That contention can still be justified. During 1896 and 1897 I took some part in objecting to the proposal which was then made by certain housing reformers for investing Parish Councils with building powers. There were then many villages without Parish Councils, owing to their population being below the limit prescribed by the 1894 Act, so that in those cases no action would have been possible. Then, again, it occurred to most of us that the financial resources of a particular village would be so small as to make it quite impossible for the parish authority to bear the cost of cottage building, nor was it likely that the irate rate-saving farmer who protests against the erection of municipal cottages by the district would be less aggressive and obstinate when he found that worse than all, the cost would fall upon the rates of a particular parish in which he and his class were the largest ratepayers. These and other considerations at the time seemed to me to be a sufficient and convincing proof of the unwisdom of entrusting to the small village authorities so large and important a function as that of providing municipal cottages. Besides, the work, to my mind was essentially one for the Rural District Council, which is by virtue of its office a Board of Guardians, and the Housing question has unhappily a direct and baneful influence on the Poor Law. It is not necessary at this time of day to stay to demonstrate the proposition that overcrowding in the villages, as in towns, re-acts upon the pauperism of the district. However, this attitude,

which a number of us assumed at that time, resulted in the withdrawal of one Bill then before the House of Commons, and the substitution of another, which made the Rural District Council the building authority.

Our Parliamentary friends saw quite clearly enough in the end that Parliament would not give building powers to Parish Councils without the imposition of some outside control, and the introduction of any supervisory authority would be defeating the very object for which their Bill had been devised. What we wanted was simplification, not complication. For this reason we strongly advocated the District Council being made the building authority, but we did declare that rather than that the Parish Council should be left without a Court of Appeal, we preferred that the representations should be made direct to the County Council and that Parish Councils should be vested with the powers to build. I urged, however, that an enormous benefit would accrue if the supervision, consent, and hearing of appeals were left entirely with the Local Government Board (who is, after all, the final and irresistible authority, because it has inevitably to be consulted and its sanction secured before a loan can be obtained) inasmuch as there would be a simplification of procedure, and in cases where there existed a disposition to meet the need the District Council would be as free to proceed with a scheme as is any Borough Council at the present time.

All that contending, however, is now happily made a subsidiary matter. The most important reform in the new Act, from the rural point of view, is the provision—quietly introduced by Lord Edmund Fitzmaurice, when the Bill was under discussion, and accepted without division—which does give the Parish Council a Court of Appeal in the shape of the County Council. Whatever else may be said of the new Act,

this at least should be accounted to it for righteousness. As the law now stands, if a Rural District Council make default in properly exercising their power of adopting and acting under Part III. of the Act of 1890, they are liable on the complaint of a Parish Council to have their powers transferred to the County Council in respect of such parish. This is so important a provision that it will be useful to set out the exact words of the Section (6) of the Act, 1900. It reads:—

The Council of any administrative county, if a Parish Council shall resolve that a Rural District Council ought to have taken steps for the adoption of Part III. of the principal Act, or to have exercised their powers under that Part, and have failed to do so, may, if satisfied after due inquiry that the District Council have so failed, resolve that the powers of the District Council for the purposes of that Part shall be transferred to the County Council with respect to the parish, and they shall be transferred accordingly, and the resolution shall, if necessary, have effect as an adoption of that Part by the District Council, and subject to the provisions of this Act, Section Sixty-three of the Local Government Act, 1894, shall apply as if the powers had been transferred under that Act.

That is to say, that the Parish Council is able to protect its people against the neglect of a parsimonious Rural District Council by going direct to the County Council, which, if satisfied of the neglect, will become the building authority. I repeat that this is a genuine step forward in the way of progress, for I am convinced that it will lead, in many cases, to a more strict and just investigation of the needs of our villages than was possible when the parish was at the mercy of the ordinary reluctant Rural District Council. Analogous provision in respect of rights of way have frequently proved that the County Council is a better friend to the Parish Council than the district authority, and I believe that in the case of housing, history will repeat itself.

There is another provision in the Act of 1900 which enables the Rural District Council to acquire land

under the principal Act, and lease it to any lessee who will build and maintain on such land "lodging houses within the meaning of the Act," *i.e.*, cottages. This is conditional upon the consent of the County Council, and it is expressly enforced that the Rural District Council shall take precautions to see that the land so leased is used for this particular and no other purpose. Indeed, no alteration of or addition to cottages erected on land leased in this manner can be made without the consent of the District Council. I confess I do not care to prophesy whether or not this will turn out to be a useful provision. It might perhaps be turned to good account by authorities whose intentions are good, but who do not care for the trouble of managing house property. What we want, however, is for the rural authorities to realise that the provision of suitable dwellings for their community is an imperious duty which they must discharge themselves and not relegate to other, and, maybe, less responsible people.

That the Act of 1900 has disappointed many of us goes without saying. We had hoped that something would have been done to remedy those fatal defects of the 1890 Act, which insist upon the adoption of costly and cumbersome methods in order to secure land for cottage-building purposes where the owner is unwilling to sell. Something *must* be done with regard to this matter before the desire of the Legislature can be fulfilled.

The principle of compulsory purchase of land is one that Parliament long since approved, although probably it is the one most resented in country districts to this day. It is held by a not inconsiderable number of people to "disturb the sacred rights of property." Under the Public Health Act, 1875, and the Lands Clauses Consolidation Act of 1854, there is a rough kind of line indicated for procedure, and opponents

of the principle usually argue that the very tiresomeness and difficulty of invoking the help of the law provides a tacit admission that the power at all was a particularly dangerous and pernicious one. Fortunately, however, Parliament has given another indication of its belief in the necessity for resort to compulsory purchase. Section IX. of the Local Government Act, 1894, bestows upon Parish Councils the power of forcing the unwilling and obstructionist owner to give up land for allotment purposes, and the experience of the last few years has gone to show that whilst that power has never been abused, it has been used with excellent effects. For the purpose of housing it is necessary that there should be an even further simplification of procedure. The Parish Council which fails to secure land for allotment purposes by voluntary agreement, now goes to the County Council, who hold a local inquiry, and, if satisfied, make an order. Whereupon, if the unwilling landholder is determined to fight to the end, the Local Government Board also are compelled to hold a local inquiry.

Sooner or later we must have an Act giving to Rural District Councils the same power to purchase land for cottages as the Parish Councils already possess for allotment purposes, with the difference that the preliminary inquiry should be conducted by the Local Government Board instead of by the County Council. I submit a clause which should be inserted in any future Bill dealing with rural housing:—

Land for the purpose of this Act may be acquired by a Rural Sanitary Authority (both by agreement and otherwise) in like manner, and subject to the same provisions as to compensation, as though the rural authority were a Parish Council and the purpose of this Act were purposes for which the Parish Council were authorised to acquire land, and sub-sections one to four inclusive, and six to eight inclusive, and ten, eleven, thirteen, and fourteen of Section

IX. of the Local Government Act, 1894, and the statutes and portions of statutes incorporated therein, shall apply and be deemed incorporated herewith, subject to necessary modifications: Provided that for the purpose of such application and incorporation throughout Section IX. of the said Local Government Act, 1894, the Local Government Board shall be substituted for the County Council, and that the order shall be both made and confirmed by the Local Government Board, and shall be carried into effect by the Rural Sanitary Authority.

The obvious result of the adoption of some such section as this would be an immense simplification of procedure. Instead of the old involved method—of giving notice to owners, of petitioning the Local Government Board, of the Local Government Board inquiry, and of a Provisional Order being granted and subsequently confirmed by Act of Parliament, of having to go to a Select Committee of the Commons in case of opposition and, indeed, to the Lords if obstruction is continuous—all that would be necessary would be to make application for an order for compulsory purchase direct to the Local Government Board, who, if satisfied that land could not be obtained on reasonable terms by voluntary effort, would hold a public inquiry, and if then convinced, accede to the request. In the event of a dispute over compensation, there would be but one arbitrator, who would have power to disallow all *unnecessary* costs, and no extra compensation would be given for compulsory purchase. So far as the single arbitration is concerned Section 7 of the 1900 Act does concede that.

Another omission in the New Act is that the term for the repayment of the loan has not been increased. I have good grounds for believing that even Sir Hugh Owen, the late Secretary of the Local Government Board, was quite convinced of the necessity of some

extension. At the present moment * the Council building can get a loan for cottages, if the land is leasehold, for thirty to thirty-five years ; if freehold, for forty years. But that is the maximum. Now, so long as the Local Government Board regulations for cottage building remain as they are—demanding the use of the finest materials—there is not the scintilla of a reason why the period should not be increased very considerably. The statutory maximum under the Public Health Acts is already sixty. The advantage to a building authority of being able to extend the repayment of the principle and interest over a period of sixty, eighty, or even a hundred years with land as an asset, would be incalculable.

And here we get down to the secret of inaction. So long as the members of rural authorities are dominated by the fear that the provision of cottage accommodation will send up the rates of the area in which they live, so long will they be found indifferent to the most crying needs. The most perfect housing Act that could be devised which does not do something to mitigate this fear, would remain as the 1890 Act has practically done—a dead letter. The fact is disagreeable, but it is undeniable. As an instance, I came across a case some time since where a majority of working men were elected to a Council on the distinct understanding that they *should do nothing*. Once, however, let it be understood that the revenue from cottage property would be nearly sufficient to meet the repayment instalments, and one of the most menacing obstacles to Housing Reform in rural districts would be removed.

The new Act, to have been thorough, should have insisted too upon the appointment of medical officers who would be free to do their duty of reporting upon insanitary property without having to pay the penalty

* The year 1901.

in the shape of loss of private practice.* Most of the Medical Officers of Health whom I have met have been fearless men, doing their work honestly and well; but I have known of cases where the fear of losing a valuable part of an income from a big county magnate has induced an officer to see fewer gross insanitary evils on that person's estate than actually existed.

Sanitary Inspectors, too, should all be qualified, efficient, and certificated.† In too many rural districts in England to-day the farming element on the Sanitary Authority elect for the important duties of sanitary supervisor an ignorant person, whose predilections if he has any, in the matter at all, are entirely opposed to "interfering with other people's property"—as it is called.

In a variety of other ways the 1900 Act might have been improved. As it is we must unceasingly press for the inclusion of such provisions in any subsequent measures.

*† Both these suggestions have been approved by the Select Committee of 1906.

CHAPTER XI.

AFTER SEVEN YEARS.

It is exactly seven years ago, since the foregoing chapters of this book were written. The interval has been crowded with a restlessness among housing reformers, and an awakening of interest in the subject, probably unprecedented in any fourfold such period of time. Thousands of newspaper articles, hundreds of public speeches, scores of inquiries, have attested the new passion which has filled our people for a removal of the evils of insufficient and unfit housing. Perhaps it may not be altogether an immodest thing to record with what personal pride and public satisfaction I have found the facts set forth in the earlier chapters of this book, being used by ministers and other Parliamentarians in their public utterances, and the pleas for reform which I then advanced, repeated in Conferences, Congresses, and in the Mother of Parliaments as well. New associations have sprung into existence, whose work is exclusively devoted to the tabulation of the facts with regard to the life of the villager, and the proper and persistent presentation of those facts to the public. The official departments of State, now not merely grudgingly sanction the proposals of the small communities to act, but themselves seek, by encouraging word and advice, to stimulate the local authorities to action. A new spirit dominates the mental attitude of the mass of men towards the problem; there is an ampler vision and a stronger will. But if there has been this advance in public sentiment, how far has it been reflected in Parliament, or in the legislation

so urgently demanded? Here regretfully one has to record but small harvest for all the sowing. The English Legislature during these seven years has moved only with its old and fatal cautiousness. But then a great wrong always dies hard, and this great social wrong which condemns men to unhappy homes will only yield its breath in slow and bitter gasps. One Act of Parliament—that of 1903—is the only monument of the Legislature's researches, deliberations, and debates, upon the problem—although one must hasten to add that its investigations have been almost as valuable as its decisions, and that we are on the eve, apparently, of a real, strong, serious, and sustained effort by Parliament to mitigate the most insistent of the evils alike in town and country, and to remove those great obstacles to reform, which hitherto have o'er-topped all endeavour.

So far as the Act of 1903 is concerned, it need only be stated here that whilst it made a number of important changes in the duties of local authorities, and whilst it altered procedure, these amendments and changes were mostly designed for the urban rather than the rural problem. One very considerable advance, however, has to be set forth, namely, the provision made for the extension of the loan period. Money may now be borrowed for eighty years by a local authority for the purposes of housing, and the Act substituted this period for that of sixty years named in section two hundred and thirty-four of the Public Health Act, 1875. No reader of this book will fail to be impressed with the importance of this new provision for the necessity of which we pleaded so long ago. There is still one drawback in this matter, however, for the Public Works Loans Commissioners, governed as they are by their own special Acts, and not by general law, have power to grant loans only for fifty years,

so that the local authorities who desire to avail themselves of the new and longer period have to seek their financial assistance from outside sources where no such restriction applies. Obviously this is an intolerable anomaly, and the Government have promised to immediately procure its removal. I am glad to record that the Act of 1903 is being vigourously administered wherever this is possible by the Local Government Board, but I have yet to be convinced of the utility or wisdom of the present practice of the Whitehall authority in sanctioning loans for the period of eighty years in respect to land, and limiting to sixty years applications made for the purposes of buildings. It cannot be too often or too emphatically repeated that the only possibility of inducing the local authorities to use adequately the Housing Acts, is to remove the certainty of a financial loss on the scheme, by making the loan period longer the amounts of yearly re-payments smaller, and always having a direct relation to the life of the work to which it is proposed to apply the loan. For this reason it is sincerely to be hoped that the Local Government Board will reverse at an early date, its present policy. On the other hand it is encouraging to note that several local authorities who have carried out schemes under Part III. of the principal Act, have on appeal to the Local Government Board been granted an extension to eighty years in the matter of land, and sixty in the case of buildings. So that there obviously is a desire that the new power shall be used.

There is yet another permissive advance in the Act of 1903 for which the housing reformer should be grateful, although so far as the veritably rural districts are concerned, the possibility of the utilisation of the power so given is a little remote. The law is now amended so as to allow shops to be built, recreation grounds to be provided in any scheme under Part III.

This means, of course, that if a district authority did consent to a good scheme of municipal cottages, it could, in the event of the neighbourhood and needs of the locality justifying it, go a long way towards making its scheme a financial success by erecting shops which would yield a remunerative return, and recreation grounds from which a revenue could be possibly derived from local sports clubs. However, I repeat, in the agricultural villages there is little likelihood at the moment of any action being taken under this Section (II.)

Certain urban and municipal authorities may, of course, avail themselves of the power, and its inclusion in the last Act is another indication of the increased and increasing desire of Parliament to meet the needs of the case.

* * * *

Were I asked, what, in my opinion, was the greatest sign of progress of the rural housing reform movement during the last seven years, I should unhesitatingly reply "In the Parliamentary Inquiry of 1906, and the Special Report on rural housing which ensued." As will have been seen in the footnotes which I have added to the foregoing chapters, all that we have fought and contended for, received, during that Inquiry, confirmation, justification, and the seal of official approval. The pioneer of this progress was Mr. F. Mackarness, M.P., who early in 1906 introduced to the House of Commons, in a speech of real cogency and force, a Bill dealing with the housing problem in rural districts, and providing for such amendments as were deemed by a number of housing reformers in the House and outside to be necessary. In view of the reforms which have been shewn in this book as a result of experience to be vital to the retention of our peasantry, it will be interesting if I set out precisely what the Bill of Mr. Mackarness proposes to do.

As is well known, under the present law a Rural District Council cannot adopt Part III. of the Housing of the Working Classes Act, 1890, without the consent of the County Council. The Bill proposes to remove this restriction and to substitute Part I. of the Bill for Part III. of the Act of 1890, which may be adopted by a Rural District Council for the whole area or for a contributory place or places within the district, as under the principal Act.

The Act of 1890 defines a cottage to include a garden of not more than half an acre, and not exceeding £3 annual value. The Bill increases the area of the land to three acres and the maximum value of £10.

Section 30 of the Act of 1890, which imposes upon the medical officer of health the duty of making representations regarding the sanitary condition of a dwelling house, is enlarged to include danger to health arising in a parish or other area from existing insanitary conditions, and a correspondingly wide power of initiation is given to four householders.

A simpler method of purchase is given, also a power of compulsory hiring of land, both being adapted from the Parish Councils Act. When it is found necessary to acquire land compulsorily the arbitrator is precluded from giving any additional compensation on account of compulsory purchase or hire as provided by the Land Clauses Act.

The Bill gives power to the Rural District Council to purchase or take on lease existing dwellings, and with the consent of the Local Government Board to appropriate any land vested in them for the purposes of the Bill. Trustees of working-class dwellings are empowered to sell or lease or make over the management of them to the Rural District Council.

Under the Bill the Rural District Council will be empowered to erect, convert, adapt and furnish dwelling

houses. The general management of such dwelling houses is provided for, including the making of bye-laws for their regulation. The Rural District Council with the consent of the Local Government Board may delegate these powers to a parochial committee or a parish council.

The Rural District Council with the consent of the Local Government Board may grant leases of any land acquired by them under the Bill for the purpose of building and maintaining dwellings for the working classes. The Rural District Council may with a like consent sell any land vested in them and apply the proceeds towards the purchase of other land better adapted for the purpose, and may also exchange lands with a like object.

Provision is made for easier repayment of loans. The Public Works Loan Commissioners are enabled to lend to railway and other companies, societies and individuals for building houses for the working classes for fifty instead of forty years.

Railway and other companies, etc., are authorised to hire land for a term of not less than sixty years for the purpose of providing dwellings for their own employees. Other clauses propose to enable them to purchase or hire land for the purpose of erecting houses for the working classes generally.

Part II. of the Bill enables the Parish Council or Parish Meeting, in default of action by the Rural District Council, to make a statutory complaint to the Local Government Board, who may after due enquiry enforce the duty on the Rural District Council by mandamus or transfer the power of the District Council for the purposes of the Bill to the County Council.

Part III. facilitates the amendment of the bye-laws which have been found to restrict the building of cottages, and special powers are given to corporations,

including universities, etc., and trustees of charity lands to sell, exchange and lease lands, and to build on lands vested in them, for the purposes of the Act.

This, then, was the Bill which was read a second time on the 27th April, 1906, and sent to a Select Committee under the chairmanship of Sir John Dickson-Poynder. During the thirty-six sittings of the Committee, eighteen witnesses were examined and the whole case against the housing system in rural England, ruthlessly exposed. The report of that evidence, published as a Government Blue Book, is of intense and profound interest. It is crowded with facts of the pitiable plight of our villagers ; and with suggestive figures as to overcrowding, insani-
tation, and the rest. It is a permanent record of the pathetic struggles of certain small local authorities to remove the ban from the life of their peoples, to deliver from the thralldom of adverse environment a perishing peasantry. From out its pages there flash scenes of tragic terror, of heroic endurance, and of suffering borne as though it were a sacrament.

All this the sympathetic and trained eye can see ; to the man to whom there is no passion in prosaic things, and no exquisite sensation in the sentiments of humble life, other and more dry-as-dust facts will appear to have been adduced. And it may be well to set forth, on this side, the salient features of the evidence. They were :—

1. That the Rural District Councils did not do their duty either under the Sanitary Acts or under the Housing Act of 1890, and that those who tried to act were met by all sorts of dangers and obstacles.
2. That the County Councils, so far from stimulating the Rural Councils to provide better housing accommodation under Part III. of the Act, were either apathetic or put all sorts of obstacles in the way.

3. That most Rural District Councils had practically taken no advantage of the Act.
4. That the various Central Authorities, while freely circularising the Councils as to their duties, either could not, or would not, give those facilities for securing cheap land, cheap building and cheap money, that are absolutely essential to the production of cottages at the normal rents prevailing in rural districts.
5. That the laws with regard to Land, Housing, and Sanitary Administration were cumbrous, inadequate, and costly to carry out, and while burdening willing authorities with dear land, dear building, dear money, and difficult procedure, have failed to provide machinery for giving effect to enlightened public opinion as against the great power possessed in and over local authorities by those who are interested, or, rather, think they are interested, in opposing the improvement of existing dwellings and the provision of more and better new cottages.
6. That even if the above-named legal and administrative difficulties were removed, new cottages could not be provided at the rents prevailing in many of the purely agricultural rural districts where, as survivals of the old "furniture of the estate" practice, labourers' cottages were let at nominal rents of from 1/- to 2/- per week.

The third point will need a little elaboration. Whilst it transpired that no official record had been kept by the authorities concerned of the number of applications made by Rural District Councils to County Councils for consent to adopt Part III. of the Act, what did transpire was that in only nine cases was consent obtained. These are, East Grinstead, Linton, Maldon, Malpas, Sevenoaks, Spalding, Sunderland, Thingoe and Westbury

and Whorwellsdown in Wilts. But although this number is in all conscience small enough, it may be interesting to state that only in six of those nine cases have cottages been erected. The Penshurst (Sevenoaks) and Ixworth (Thingoe) cases which I have already referred to at some length in the preceding chapters are included in the six. The Maldon Rural District Council has provided six cottages for the people of Bradwell, who number, according to the census of 1901, some 783 souls. The Malpas rural district council provided twelve for a population of 1,139, and only four were ventured upon by the Westbury and Whorwellsdown Council, this was in respect of the village of Bratton, which numbers only 560 persons. The Linton council have erected ten cottages for a population of 1,530 people. The further facts with regard to these efforts can be easily tabulated—

Name of Village.	No of Cottages.	Cost of Building each Cottage.	Cost of Land per Cottage.	Rents charged per week.	Cost of Land per Acre.
		£ s. d.	£ s. d.	s. d.	£
Malpas ...	12	187 10 0	9 0 0	3 9	100
Bradwell...	6	223 0 0	8 13 4	3 6	200
Linton ...	10	130 0 0	12 10 0	2 6	50
Bratton ...	4	240 0 0	7 10 0	3 6	150

The high rate of interest charged on loans will, in almost every case, account for the high rentals. Bradwell had to pay as much as $4\frac{1}{2}$ per cent. for some of its money, and Malpas 4 per cent. The estimated annual cost to the rates on the latter named case is only £11 on an assessable value of £4,891.

Although, as I have said, no official record of the number of applications was made, Mr. W. Thompson, who has rendered such strenuous service for housing reform, has himself collected in "The Housing Handbook" an instructive list which I take the liberty of quoting :—

RURAL DISTRICT	PARISH	COUNTY COUNCIL	RESULT
Linton	.. Linton ..	.. Cambridge ..	.. granted
Malpas	.. Malpas ..	.. Chester "
Sunderland	.. Ryhope & Tunstall	Durham "
*Chester-le-Street	Usworth "	.. "
Maldon	.. Bradwell ..	.. Essex "
*Pontardawe	.. Ystalyfera ..	.. Glamorgan ..	.. shelved.
King's Langley	Chipperfield	.. Herts. ..	.. uncertain.
Malling	.. Meredith ..	.. Kent ..	.. refused
Strood	.. Rural district	.. "	.. "
Tonbridge	.. Hadlow "	.. "
Sevenoaks	.. Penshurst ..	.. "	.. granted.
Barrow-on-Soar	Rural district	.. Leicester ..	.. refused
East Elloe	.. Whaplode ..	.. Lincoln (Holland)	.. "
Spalding	.. Donington, Moulton	.. "	.. granted.
St. Faith's	.. Wroxham ..	.. Norfolk ..	.. refused.
"	Horsford "	.. "
"	Great Witchingham	.. "	.. "
Erpingham	.. Aylmerton "	.. "
Forehoe	.. Costessey ..	.. "	.. uncertain.
Brixworth	.. Rural district	.. Northampton	.. granted but dropped
Hexham	.. " ..	Nurthumberland	.. refused.
Thingoe	.. Ixworth ..	.. Suffolk (West)	.. granted.
Croydon	.. Mitcham ..	.. Surrey ..	.. refused.
Eastbourne	.. Rural district	.. Sussex (East)	.. dropped.
"	.. Pevensey, Westham	.. "	.. refused.
East Grinstead	Rural district	.. "	.. granted but dropped
Westbury	.. Bratton ..	.. Wilts. ..	.. granted.
"	Edington "	.. "
"	Heywood "	.. "
"	Dilton Marsh ..	.. "	.. refused.
Kiveton Park	.. Wales ..	.. Yorks.	.. dropped.

Applications to adopt Part III. were made by all of the above councils, all being Rural *District* Councils, except these marked

with an asterisk, in which cases action was taken by the *Parish Council* under Sec. 6 of the Act of 1900.

In each of the above cases Part III. was adopted for the parish only or for contributory places, except East Grinstead, where it was adopted for the whole district, and *nothing done*.

The extent and the urgency of the problem having thus been demonstrated as well as the inadequacy of past legislation as a remedial force, it will be interesting to note what were the Select Committee's findings as to future action. These may be summarised as follows :-

i. Transfer the administration of the Public Health and Housing of the Working Classes Act from the rural district councils to the county councils, retaining to the rural district councils the concurrent power to build under Part III. of the Housing of the Working Classes Act, 1890, subject to confirmation by the Local Government Board.

ii. Statutory duty of county councils to appoint a medical officer or medical officers of health and a sufficient number of sanitary inspectors for the purpose of carrying the statutes into execution. Proper qualifications as prescribed from time to time by the Local Government Board to be insisted upon. Officers to devote the whole of their time to the duties of their office, to hold their appointments during good behaviour and to be removable only with the consent of the Local Government Board. The Local Government Board to issue a more specific memorandum of instructions to medical officers of health and to require compliance with the same. County council to appoint annually a statutory Public Health and Housing Committee.

iii. Register of survey of all buildings intended for human habitation to be compiled and revised periodically. Owners of dwelling-house property to make an annual return of the sanitary condition of every dwelling-house. Penalty for making false return.

iv. The sections of the Public Health Act and Housing Act which deal with sanitary defects (Sections 91-96 Public Health Act ; Sections 30-39 Part II. of the Housing of the Working Classes Act) to be widened in their meaning to include not only houses " dangerous or injurious to health," but houses in a bad state of repair or neglect.

v. County Council to be empowered, alone or in conjunction with council of adjoining county, to construct impounding reservoirs, etc.

vi. County Councils to be required to frame bye-laws for every district subject to the approval of the Local Government Board.

vii. Local Government Board to register plans and specifications of model cottages.

viii. Simplification and codification of the law under the Public Health and Housing Acts.

ix. Statutory right of complaint to the Local Government Board of default of county council to be given to every rural district council, parish council, or parish meeting, or to any four householders. Local Government Board to hold enquiry and to make order enforceable by *mandamus*. Or the Local Government Board to be empowered to appoint a person or persons to execute such order, the consequent expense to be recoverable from the county council.

x. Local Government Board to appoint a special Housing and Public Health Department with a staff of travelling sanitary and housing inspectors to supervise the administration of the Public Health and Housing Laws by the county councils and their executive officers.

xi. Simplification of the law for acquiring land compulsorily.

xii. The Treasury to lend money for the purposes specified in the report at the lowest rate at which the Treasury can themselves borrow.

(a) To local authorities (county council and rural district council) up to the full amount of the security upon the minimum terms.

(b) To Public Utility Societies up to 75 per cent. of the security upon the minimum terms.

Period of redemption of loan to be lengthened.

System of increasing the rates of interest in proportion to the length of the period of loan to be abolished.

xiii. Grants from the Exchequer to be administered by and allocated to county councils at the discretion of the Local Government Board.

These recommendations will, I think, justify my observation that in the Select Committee's work, we have the proof of the greatest progress of our movement during the seven years. Some of them are without precedent, and are quite novel in character, and for this reason, it was at one time during the sittings thought to be necessary to apologise for them, so deeply has

this spirit of deadly hatred of innovation infected the representatives of a democratic people! The main gain, however, is that we have the recommendations, and that they remain unchallenged and unchallengeable so far as they demonstrate the need for drastic and immediate action.

What were the facts which led to these conclusions?

Take the proposal for the transfer of the power under the Public Health Acts as well as under the Housing Acts, from the Rural District, to the County Councils. The Committee were absolutely impressed with the inaction of the former-named, not only with regard to the adoption of the Housing Acts for new buildings, but with the still more unjustifiable refusal or neglect to deal with the foul conditions of the existing houses within their area, by means of proper inspection, and the resolute administration of the law. It was for this reason that they recorded their conviction "that the evil is of a widespread and fundamental character, and that if any real improvement is to be effected it can only be by drastic change in the character and the administration of the law." And the first step towards this change comes with the passing of its power to the larger county authority, although, of course, the district authority still retains its power, to exercise, if it thinks fit, Part III. of the 1890 Act concurrently with the County Council. This, however, was by no means the only reason that called forth the demand for a change of authority. All that we have for years been saying as to the futility of entrusting sanitary powers to small authorities has been recognised; how far more members of the local bodies persistently refuse to set the law in motion to remedy evils of overcrowding and insanitation, merely because such an action would probably result in an increase of their own rates; how often themselves being cottage-owners in the particular or adjoining

parish, they believed that any such action would have a detrimental effect upon their own property. All this has become too obviously obvious to need comment. Beside, the Committee realised, what any dispassionate body of men is bound always to acknowledge, that any merely local body is sure to be at a considerable disadvantage in the matter of building, as against the ordinary private speculator in house-property. With him considerations of public health do not primarily weigh ; he is not principally concerned with questions of requisite air-space per person or with details with regard to healthy surroundings.

It is not for him to stop to wonder, in human pity whether or not his scheme of dwelling will consign the puny child to the foetid atmosphere of a dark cupboard, or several adults to the vitiating atmospheric depression of a closet eight feet by six. He builds for profit and for profit alone. No touch of sentiment redeems, with such things as sunlight or fresh air, his sorry, decorous designs. Moreover, long experience has taught him not only the intrinsic value of cautious economy in the matter of cheap materials, but a craftiness in regard to all other aspects of building as well. With a rural district council the converse is, or should be, true. It is the appointed sanitary authority under the law, and as such it is, or should be, required to set a model and itself provide an object-lesson, to private builders. The products of its building operations should be in strict accordance with all the laws of public health ; there should be an absolute and rigid conformity with all the provisions affecting sanitation, cubic air-space, water-supply, drainage, and general hygiene. Then there is the additional fact to be remembered that actually the rural district councils have little or no experience in building ; rarely know themselves, nor possess an adequate staff to supervise the work of

getting out quantities, and drafting specifications. In this alone there is a serious handicap.

Beyond it, however, there lies the almost universally true principle, that what can be done on a large scale is more economically and efficiently done than on a small and piecemeal scale. It is not meglomania but concentration of effort: this counts in the economy of things. For this reason, apart from the fact that the personnel of the county councils may raise some other question, there is ground for believing that the smaller authorities are, from an economic and administrative standpoint, less favourably circumstanced than the County Councils for carrying out the work of building. Witnesses before the Select Committee rightly pointed out that the rural district area being smaller, entails the risk of a heavier charge upon the rates than would be the case if such charge were spread over the whole county. Again the building of a few houses here and there by small separate bodies on independent lines and at varying times, must result in a relatively higher cost than if a scheme to build a number of houses on a general specification, even in different localities, were carried out by a central authority. If this work were placed in the hands of the County Councils they would be better able to afford the really requisite expert staff in various departments to aid a Housing committee, and thus situated they would be able to take a broader view of the problem than could be expected of a committee of a District Council. Again, a County Council would be able to borrow money in larger sums and for this reason should be able to procure it more cheaply. The expense might be thrown over a larger area instead of the poorer districts who need cottages becoming further impoverished by the provision of these cottages from out the local rates. There would be a greater uniformity of administration

in the county generally. Moreover, the County Council appeared to the Select Committee to be a much more powerful representative body, and as such is a more desirable authority to arm with powers for the compulsory acquisition of land than the District Council which is, as has been seen, not usually strong enough to deal with such intricate and involved problems, successfully. I think that the Select Committee arrived at the right conclusion, therefore, although at various times it has been necessary to declaim against the indifference and inaction even of the county authorities. That of Norfolk is a case in point. The whole trend of modern local government is in the direction of withdrawing powers from the control of small independent bodies, and transferring them to those representative of larger areas, covering a wider field of taxation, and securing greater uniformity and efficiency. As we increase our facilities for travel and speed as we constantly do, we tend more and more to a system of centralisation. So the county council has become more and more the unit for the exercise of this branch of municipal work. Three examples may be cited :—Elementary education has been transferred from *ad hoc* bodies to the county councils, whilst technical education was entrusted to them from the first. Again the Government Valuation of 1902, following up the strong recommendation of the Royal Commission on Local Taxation, proposed to transfer the important range of powers relating to local valuation from the parish officers to the County Council. The County Rates Act of 1852 long ago indicated the inevitable change. Then thirdly, it must be remembered that main roads, which prior to the Local Government Act of 1888, were maintained by the rural highway authorities throughout the county, were by that Act vested in the County Council and the whole cost thrown on the county. The County Council

themselves are further required to repair the main roads (so inadequately was it done), except in urban districts, which are still permitted to retain the duty, but to receive the whole cost from the county.

The provincial county councils are not overburdened with work, and additional duties, it is felt, could be entrusted to them with advantage. They have exercised their administrative powers, notably under the recent Education Act, with marked efficiency and public spirit, and this warrants every confidence that they would assume the responsible position of the public health and housing authority, for their respective counties also with a sense of public spirit. And critic as I have been of the county authorities, I must add that their new awakening of interest in the administration of the Small Holdings Act, confirms this view.

CHAPTER XII.

PUBLIC HEALTH—A NEW MUNICIPAL SERVICE.

The question of the public health is so closely allied with that of housing that it seems quite impossible to separate them, and for this reason I am glad to notice the recommendations made by the Committee in regard to the administration of sanitary laws. For example, the suggestion that every county council should be called upon to appoint a Public Health and Housing Committee is manifestly a wise one, especially if that committee elects from outside, men and women, who have expert knowledge on housing questions. The first effect would be centralisation, and that would mean "all the advantages of co-ordination and central stimulus combined with a real decentralisation of local government freed from local influences and apathy." Not less important is the secondary effect, for the county council would be obliged to appoint an executive officer, who would take charge of the administrative functions thus imposed, and the natural person for such a post would be a medical officer of health, and here it is important that his services should be remunerated at such a rate as will secure an essentially strictly qualified and experienced man, who would devote the whole of his time to his work, and who would have security of tenure in his office, being only removable with the consent of the Local Government Board. In this respect, the Select Committee sapiently observe that the medical officer of health should have no private practice; not only because it is necessary that he should devote his whole attention to such important matters

as housing, overcrowding, and sanitary inspection, but also because no doctor should be put in the position of having to enforce repairs, or to condemn premises, or to make suggestions which might involve direct personal loss or an increase of rates, and which would be resented by perhaps his chief patients, probably members of the local authority and more concerned with "keeping down the rates" than enthusiastic in sanitary reform. Then it is necessary that this executive officer should be provided with an adequate staff of inspectors whose primary duties should be to inspect every house and tenement in every parish within the county. These officers should be whole-time men, possessing the qualifications required from time to time by the Local Government Board. The Housing Commission of 1885 recommended "that the staff of sanitary inspectors should be increased, and in all cases the selection of persons acquainted with the principles of sanitation and building construction should be required."

That a more skilled and better paid class of man is desirable than is the general rule at present, goes without saying, and the transfer of the power of appointing inspectors to the authority for a larger area, would enable their duties, if circumstances justified it, to be sub-divided and specialised. The locally appointed man, often of limited knowledge in sanitary matters, is frequently expected to deal with the whole work of sanitation, with highways added. The County Council could appoint one man with special knowledge of building construction, another or two expert in drainage questions or rural water supply, etc. Thus we should have concentration of powers of inspection for other purposes now in the hands of the County Council. The association between the County Council inspectors and the county police would afford a means of linking up

and strengthening the administrative authority. Moreover, the larger staff and area would open out a wider scope for promotion, and thus better men would be induced to join this branch of the municipal service.

But there is another advantage which must not be overlooked; an expert staff of qualified inspectors would make themselves familiar with the housing and sanitary conditions of their respective areas, and by their official and unofficial activities create a more critical public opinion upon the whole question. By the expression "unofficial activities" it was indicated that an experienced official of professional standing armed with the means of putting legal and compulsory machinery in motion might do much in the way of personal intercourse and advice, and other informal methods, to bring about reforms under the Public Health and Housing Acts, none the less effectual because official action was obviated. The real worth and value of an efficient inspector would, it may be confidently anticipated, be more fairly measured, not so much by the number of notices or summonses that he had served or caused to be issued, as by the number that by personal persuasion he had avoided issuing. A great advantage would ensue which owners should welcome. Indeed it may be safely said that a large part of the most useful work of such an official would not appear on official records at all.

Where, however, official action was taken, we should get prompt effects, and as the Committee remark, probably the first beneficial effects would be that Part III of the 1890 Act would be brought actively into operation, and houses unfit for human habitation would forthwith be condemned, whilst in the majority of cases the losses attaching to compulsory demolition would be sufficient inducement to owners to carry out the necessary repairs. The recommendations that no one man should hold

the two offices of inspector of nuisances and highway surveyor, and that the qualified inspector should be known under the more wide-meaning title of "sanitary inspector" will both commend themselves to housing reformers.

Similarly it seems to me there will be nothing but welcome for the new proposal to set up a register of all property in rural districts, and thus provide us with an official record of the details of every house. The suggestion is made by the Committee so lucidly that I make no apology for repeating it at length. The Committee recommend that every house and tenement in rural districts of a certain specified value (which might be not more than £20 a year if let as one house, or of an equivalent value if let as tenements), should be entered in a register, and a copy deposited at the office of every district council within whose area the parish is situated as well as at the county hall.


This register should contain full details regarding the house, to include such particulars as :—(a) situation and address ; (b) rated occupier ; (c) beneficial owner ; (d) freeholder ; (e) area of site ; (f) number and descriptions of rooms and offices in each house ; (g) number of occupants and their sex and approximate age at the time of survey ; (h) sanitary condition of property ; (i) state of repair of house ; (j) water supply ; (k) rateable value ; (l) if let in lodgings, number of rooms and of lodgers.

This register, it is thought, would in effect be merely an enlargement of the parish rate book or valuation list, and once prepared there would be little trouble in keeping it up to date. At present the local authorities can give no information of real value with regard to the house property in their area, whereas a reference to this book would enable valuable statistical information to be got together as to the number of cottages with two or

three bedrooms, and so on. A systematic house-to-house survey for the purpose of compiling this register would be one of the first duties of the inspectors to be appointed by the county councils, and once completed it could be brought up to date automatically by the owner's annual return and by a re-survey by the County Council every five years. The system is in general practice on the Continent. For the survey under the new Dutch Housing Law twenty-one points of detail are required. In Germany, France and Belgium similar records are made.

In this connection all owners of property should be required to fill in and return every year a form containing a declaration as to the state of their property. This annual return would enable the columns relating to sanitary condition, state of repair, etc., in the proposed register of survey to be corrected up to date and the information checked by systematic visitation. Structural alterations adding to the annual value would be declared and compliance with the sanitary requirements of the County Council, whether general or by special notice, would be verified. The medical officer and the inspector, with the register and these annual returns of owners in front of them, would be able to keep themselves fully informed of the sanitary condition of houses in their area. The returns would be annually scheduled and comparative progress and improvement measured. It seems only reasonable to throw upon the owners of cottages and dwelling-houses the onus of declaring that habitations for which they are charging rent are fit for habitation, and a penalty should be imposed for sending in a wilfully false return.

All this would tend strongly to the arrest of that decay which is making our villages become, like our black industrial towns, monstrous wens on the fair



face of England ; it would give to our rural communities a new air, rejuvenated life and health, and help to restore to the peasantry the possibility of a full healthy, helpful human existence so that our cottage homes could take on what John Ruskin declared to be the true nature of homes—Places of Peace.

CHAPTER XIII.

FINANCE—A REMARKABLE PRONOUNCEMENT.

Nothing is likely to provoke more dispute or discussion than the proposal now officially made to call in the financial assistance of the State to render the work of rehousing our people commercially possible. Subsidies have ever been looked upon with disfavour, although we have oftentimes had recourse to them. But there are people to-day so hostile to a proposal to permit a grant from the Exchequer in aid of the local authority, that they candidly avow they would prefer to see agriculture languish altogether. "Better lose agriculture than tax the nation to pay the wages to labourers (which should be paid by the farmers or employers) in order to enable them to pay a rental sufficiently high to make cottage-building remunerative." That kind of philosophic anarchic individualism is of course, perfectly understandable, but it surely is not justifiable on either historic grounds or those of public policy and practice. A man may as well argue that the maintenance of the public roads or of drainage or sewage works, having failed to be commercially profitable undertakings, should not be undertaken at all, because both involve a subsidy from the public purse in the shape of rates. The immediate answer supplied is, "Oh, but those things are necessary for public health and decency." And my reply is that I would base any plea for housing the labourers, at the public expense, on the same grounds. The public health is seriously menaced, whilst men either "live in houses that consume them like graves" or march in a never-ending tramp to the great cities

and industrial towns, and there swell the ranks of the overcrowded, or create overcrowding with all its attendant physical menaces. But apart from this more or less sentimental attitude, is it not true that there is an actual saving of money, or of money value, if we arrest immigration from rural England? Are we not paying even now large sums from the Imperial Exchequer, and local rates to relieve the unemployed? Have not we similarly been paying for years for schemes for housing the working classes in the great towns, and for the clearance of overcrowded slum areas? Supposing only a portion of the £200,000 given to the unemployed, or a portion of the £50,000 a year (the beggarly sum which the Public Works Loan Commissioners admit they have not exceeded in housing loans for half a century) had been diverted to stop the constant drain of labour-force from the villages, would not "the evils both in town and country have been materially mitigated at less cost than many unproductive endeavours concentrated on the towns"? As has been well said, the want of proper houses both in town and country is at the root of many of those deplorable evils, the repression of which, has cost the public, millions of money, in the shape of workhouses, asylums, hospitals, infirmaries, sanatoria, reformatories, and prisons. If one leaves out of the calculation all the benefits which would arrive in the shape of renewed health, finer physique, the growth and developement of rural industry, of more efficient labour, of increased consumption, and consequently of increased trade, did we but retain our peasantry on the land, it still would be justified on the ground of the saving of public money which would ensue in the directions already named.

"But why is it necessary to give a State subsidy?" Already I have answered that question in telling the story of the experience of the local authorities who were

the pioneers in rural housing reform. But nothing could be a greater tribute to the thoroughness with which the Select Committee did their work, than is the record of their handling of this the financial phase of the subject. Really this portion of the Report would be well worth reprinting in extenso, but I must content myself with summarising the facts which are presented. I confess that personally I do not share the view, but the Committee after having had submitted a number of estimates declare it to be their opinion that cottages built in a pair can only "be erected at something between £150 and £175, to meet all the requirements of a reasonable code of bye-laws. But this would not include the cost of land, nor the provision of a water supply where none exists. If cottages are built in large numbers the probabilities are that the above figure might be lowered. The Committee have had some evidence to show that cottages can be built of a comfortable though modest type for as little as £120. But when water has to be laid on from a distance, whilst it is expensive for a single cottage, it becomes relatively less according to the number to be served by the extension. The cost of sinking a well would likewise for an isolated cottage be diminished per cottage if two or three could be supplied from it." But as we have already shewn in a previous chapter, however cheaply cottages may be built the Committee felt that they could not be made commercially successful, and a table handed in by Mr. Wilson Fox shewed that even if only 2 per cent. be charged on a loan of £150, the assumed cost of a cottage, repayable within the maximum period of sixty years, half a crown a week rent will have to be collected to meet the repayment of loan, interest, rates, taxes, repairs, and other outgoings; and taking less favourable conditions, namely, 4 per cent. on a fifty years' period of redemption, the rent would have to be 3s. 7d. a week to cover the outgoings.

This sort of thing is obviously impossible. Agricultural labourers cannot pay rents like these; hence in addition to both an extension of the maximum period of redemption and a reduction in the rate of interest on loans, a demand must be made upon the Imperial Exchequer directly or indirectly.

The questions remain, "How is it to be done?" and what are the proper steps to enlist such aid?

These the Committee discuss exhaustively. Incidentally the Public Works Loan Commissioners with their private Acts come in for pretty severe handling. It is pointed out that although the Public Works Loan Commissioners are specially authorised to advance money to local authorities for the purposes of the Act for a period of fifty years "at such rate of interest as the Treasury may consider sufficient to prevent loss to the Exchequer," as a matter of fact, the practice had been uncertain, whimsical, and chaotic. Sometimes the rate has been down to the statutory minimum of $2\frac{1}{2}$ per cent.; at others it has increased to the ridiculous rate of $4\frac{1}{2}$ per cent., or more than the private investor or mortgage solicitor was charging on such security. Why the Treasury should tie the hands of the Public Works Loans Commissioners is not easy to understand. The plea that the practice is due to a regard for the solvency of the Local Loans Fund, I believe to be financially unsound. Besides which, why in the name of common-sense, is there need for the Public Works Loans Fund at all, seeing that it acts merely as an intermediary or financial agent between the borrowing authority and the Treasury? Why should the local authority find its rate of interest enhanced because the first consideration is "the solvency of the Fund," and out of the Fund there is taken substantial sums for management and establishment? Why should not the Treasury do its own lending direct? In any case, the rate of $4\frac{1}{2}$ per

cent. is ridiculously high ; it means, with sinking fund added (to say nothing of law costs and preliminary fees), about £5 5s. od. per £100 on a loan for fifty years. As the Committee points out, the difference between $2\frac{1}{2}$ and $4\frac{1}{2}$ per cent. on a house costing £200 is equivalent to £3 a year in rent or £60 in capital.

Obviously, therefore, the old regulations must be modified—at least in the case of housing. A very significant fact, in this connection, was pointed out by Mr. Fred Knee, who shewed that the Treasury are charging for the capital expended in the erection of workmen's dwellings something between 20 and 40 per cent. more than the workman gets for the money he lends the State through the Friendly Societies and the Post Office Savings Bank. There is deposited with the latter at the present moment a sum approaching £158,000,000 upon which only $2\frac{1}{2}$ per cent. interest is allowed. Surely, then, there must be reason in the contention that this money, mostly invested by the working classes, should be available for lending to the local authorities for the purpose of building houses for them. The cost attendant upon the intermediary management and handling of the money by the State should obviously be borne by the State.

The Committee expresses the opinion that the least the Treasury can do is to advance money for housing purposes at the lowest rate of interest not involving loss on the loan. They point out, moreover, that the rate of interest, as fixed from time to time by the Treasury Minute, has varied very greatly. In the year 1897 it was as low as $2\frac{1}{2}$ per cent. (with a 30 years period of redemption). In 1899 it was raised to 3 per cent., in 1900 to $3\frac{1}{2}$, in 1904 to $3\frac{3}{4}$, and in 1906 to $4\frac{1}{2}$. It was suggested in evidence as a reason for this advance that it was possibly intended "to put a check on borrowing by local authorities"!

The Committee also failed to learn why the security of the rates in the case of local authorities did not command better terms than the security of buildings and lands in the case of private individuals, nor could a witness explain why a particular Life Assurance Company were able to offer to the Linton Rural District Council on the security of the rates a loan of £1,500 at $3\frac{1}{2}$ per cent. for 60 years, whereas the Loans Commissioners' terms were as much as $4\frac{1}{2}$ per cent. for 50 years!

In addition to all this, look for a moment at the huge funds which have accumulated in the various charities. It has been computed that not less than £20,000,000 is now under the direction of official trustees, invested in Consols or annuities at about $2\frac{1}{2}$ per cent. Why should not the State itself become the guarantor for the local authority, thus make its building schemes a trustee security, and enable these trustees to lend money for the purpose at the rate already indicated? This would mean no detriment to the charitable funds; on the contrary there would be an enlarged charitable benefit, for not only would the interest be devoted to the objects set forth in the trust deeds, but the capital would be expended in the public weal, and indirectly serve the object of the charity. Even Mr. Jesse Collings was found advocating the utilisation of this money now held by the Charity Commissioners for building in rural districts, whilst Mr. Torrens thought that at least half of the annual balance of the Savings Bank Fund should be loaned for housing purposes at $2\frac{1}{2}$ per cent. And the Committee are specific in the recommendation that both plans should be adopted.

I have already shewn that there is now no question as to the desirability of an extended loan period, and seeing that the Parliamentary investigators have insisted that this should be done, action may shortly follow.

There is no reason, with regular repair, why a well-built cottage should not last 80 or 100 years ; in proof of which, structurally sound 200 years' old cottages are now existing. At the same time it has been urged that the extension of the period of redemption would imply the need for supervision on behalf of the State to prevent depreciation. Consequently it would be in the interest of the State to entrust the administration of the public health and housing laws to bodies who would not neglect their duty, whilst it would add to the importance of the Local Government Board's inspectors, who would as officers of the State be equally concerned in the proper management of the property both from the standpoint of public health and financial security.

A further fact which has been brought to light is that the Public Works Loans Commissioners charge more interest with each ten years of increased period. This practice, of course, should be modified, because there can be no more expense, though perhaps a certain added risk, attaching to the Treasury lending for fifty, sixty, or eighty years than there would be in lending for thirty or forty years. As it is, when they relieve on the one hand they impose on the other. In extending the period of loan the Treasury should reduce the interest to the amount that would be charged on the shorter period, and keep the interest uniform throughout the whole period.

By no means the least interesting feature of the Parliamentary Committee's report is a number of tables shewing the approximate rate in the £ which would have to be levied by various counties, assuming that any loss on cottage building in rural districts was borne by the county. All the arguments about the enormous toll which would be inflicted are exploded ; for even where it is assumed that £200 per cottage is expended, and that the money borrowed is at 3 per cent. for fifty

years, then the loss on 500 cottages let at 2s. per week rental would be only £1,900 per annum. And if a rate were levied upon the county to supply this deficiency out of sixteen selected agricultural counties there are only two, namely Huntingdon and Westmoreland, where the rate would exceed 1d. in the £. If on the other hand, it is assumed that the money is borrowed for fifty years at 4 per cent. interest, the loss on 500 cottages costing £200 each, would not involve a rate of 1d. in the £ in eleven out of the sixteen rural counties, although let at 2s. per week. If 10,000 cottages were built in rural England forthwith at £150 each, and let at 2s. per week, we should have to face a loss for the whole country if the money were borrowed at $2\frac{1}{2}$ per cent. for sixty years, of £21,667, or if at so high a rate as 4 per cent., an annual burden of £38,833. We can give from the National Exchequer £200,000 to relieve in charitable doles the unemployed, to carry them over a temporary distress, but yet we are forsooth going to ruin the country when we ask for £39,000 from the State to retain our peasantry on the soil! Actually the one expenditure is wasteful because it is transient and unproductive; the other would be economical because it would be alike permanent and productive.

But if we are still to be overwhelmed with this fear lest the counties should be ruined by this modest toll, why should not the National Exchequer come to the aid of the County Councils, and make them a grant for a limited number of years? The State is already making grants to necessitous schools in rural districts; why not to necessitous County Councils? Were such a grant made, it is suggested that it might be handed over to the Local Government Board, to whose discretion it would be left to administer and allocate it to county councils. The county councils would have to submit their housing schemes to the Local Government

Board together with a report showing estimated cost and probable charge on the rates. The Local Government Board having satisfied themselves, after local enquiry, as to the merits of each claim, would decide whether a grant was justified, and, if so, what amount the grant should be. If, however, there was a real attempt to carry out the suggestions made in respect of a materially decreased rate of interest, and an equally materially increased period of repayment, the necessity for any grants in aid would be obviated.

A still further proposal made by the Select Committee is worthy of brief notice. It is a suggestion that the local authority should purchase land and let it on lease to Public Utility or Tenants' Societies, which should be registered under the Industrial and Provident Societies Act. This is excellent in its way, and would enormously facilitate the commendable work now being discharged say, by the Garden City Limited, the Ealing Tenants, Ltd., the Hampstead Tenants, and the more recent Aberdaron Co-operative Housing Society, Ltd. On the other hand, I see no reason why the practice already adopted by the Public Works Loans Commissioners of making advances to these Societies on land and buildings should not be more thoroughly simplified. Why not advance to the Public Utility Societies seventy-five per cent. of the money necessary for the purchase of the land and of the estimated cost of the buildings at something less than $3\frac{1}{2}$ per cent. ? All these Societies would provide a safe investment for the money of the State. They are under public and departmental control, and would be able for this reason to enter into more binding covenants than private individuals to secure the objects of the loan being strictly pursued. Besides, it is clear that where you are dealing with a society amenable to public regulations, you can obtain a much stricter conformity to rules of sanitation, and the like.

Whether, however, this will meet with approval, I am unable to say. In any case if the Societies could even be relieved of the purchase of the land, could obtain a 99 years' lease from the County Council, and could procure their capital for the purposes of construction at, say, two and a half or three per cent., they would be greatly encouraged, and they would increase and multiply until there was one at least of them in each county. Whereupon the possibility of any "charge upon the rates" would be obviated, and a great amount of existing hostility to rural housing would be removed. In the view of the Committee, and rightly so, I think, this favoured treatment should be first and foremost extended to the local authorities, and in their case advances at as low a rate of interest for as long a period as possible should be granted for the full amount required, and in the case of co-operative housing or public utility societies, the same treatment should be accorded for three-quarters of the amount required.

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On the foregoing we are now practically all agreed. But will Mr. John Burns, rise to the height of his opportunity and responsibility, and embody all these proposals in his coming Bill? We have wandered for years in the wilderness of wearying agitation; are we to be delivered by one strong man at last? The eyes of rural England are turned in hopeful expectancy to the Government of our day. The Small Holdings Act is being eagerly used in all parts of the country as another weapon of delivery. Land is being restored to the labourer. Why not restore him his cottage-home as well? Mr. Hobson, in his most faithful interpretation of Mr. Ruskin's views, declares that the urgent need of reform in rural English life absorbed more and more in his later years, the thought of the

great nineteenth-century philosopher, and he held strongly that in order that agricultural life may be valued more highly, it must become more valuable; it must not be the worn-out relic of a dead feudalism with all incentive taken from work, all intelligence and hope from life, as is the case to-day; it must be a restored yeomanry with adequate control of the soil, competent to work it, and able to secure by wholesome co-operation, all requisite advantages of intellectual and spiritual life.

To-day we possess the glittering possibility of eradicating the listlessness and supineness from the life of the rural worker; we *can* make his existence more splendidly valuable; we *are* extending to him a greater control of the soil. Shall we not make it to be impossible for it to be written again of the home that his land surrounds, "that outside of that little rose-covered wall, the grass to the horizon is torn up by the agony of men"? or that "among the hills and happy greenwood of this land of yours, shall the foxes have holes and the birds of the air have nests; and shall the stones cry out against you, that they are the only pillows whereon the sons of men can lay their heads?"

FINIS.



SOME PRESS OPINIONS

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